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CITY OF BIGGS

HOUSING ELEMENT UPDATE

1992 - 1997

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NOTICE TO THE PUBLIC

Item	Description	Quantity	Unit
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INTRODUCTION

The Housing Policy Act of 1970, set as a housing goal for the State of California that a "decent home and suitable living environment" shall be provided for all Californians (HCD, California Statewide Housing Plan Update, 1990). In order to achieve this housing goal, the State requires each city and county to prepare a Housing Element as one of the seven required elements of their General Plan. The purpose of the Housing Element is to provide for "the housing needs of all economic segments of the community."

Housing Elements are governed by the Housing Element Law (Government Code Article 10.6, Section 65580 et seq). This law was enacted because the Legislature determined that:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- (c) The provision of housing affordable to low-and moderate-income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

The California Department of Housing and Community Development (HCD) sets forth guidelines for the content of housing elements based upon the Housing Element Law. The statutes require that Housing Elements must include:

- An identification and analysis of existing and projected housing needs and a statement of goals, policies, qualified objectives, and scheduled programs for the preservation, improvement and development of housing."
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households.

- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- Conserve and improve the condition of the existing housing stock.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

To maintain up-to-date and relevant goals and policies, state statutes require all housing elements be updated not less than every five years.

Besides complying with State law, local governments can derive many benefits from an accurate housing element including:

- Providing citizens with information about housing conditions in their community.
- Identifying potential needs and opportunities the City should examine more fully.
- Providing citizens with an opportunity to participate in the planning and housing policy process.
- Serving as a policy statement so that everyone will understand the basis of future decisions.

In addition to benefiting the citizens within the community, the Housing Element can also help public agencies coordinate housing programs and help builders make market decisions about the types and quantities of housing the community's needs.

As required by State law, the Housing Element shall describe a program to meet the housing needs of the City. The element must provide the following information in describing its program:

1. Program Statement: includes specific City actions which will be taken to implement program.
2. Responsible Agency: the department or agency responsible for program and/or policy implementation. It should be noted that the City Department or agency listed is expected to take some lead role towards implementing the program based on direction from the City Council. Ultimate responsibility for approving and directing all City implementation measures rests with the City council.
3. Funding Source: identifies the source of program funding or financing. The availability of funding resources is often beyond the control of the City. If resources prove not to be available, implementation of some programs and achievement of objectives will not be feasible.

4. Quantified Objectives: includes any quantifiable objective addressed by the program such as the number of housing units produced, conserved or rehabbed, the number and type of households assisted or the number and type of special needs population assisted. State law requires Housing Elements to include quantified objectives, where appropriate. While the City will strive to meet the objectives identified in this Element, achieving them is often dependent on resources which are outside the control of the City. The City will do all it can to seek necessary resources.
5. Time Frame: this is the schedule for completion of program objectives. The schedule for completion, like the quantified objectives and financing, is often dependent on factors outside the City's control. The schedule indicates the City's best estimate based on assumptions regarding resources.

HOUSING NEEDS

State housing law Section 65583(c) requires that a program be developed which address local housing needs for a five-year time period. This chapter discusses the housing needs of the City of Biggs.

Housing Production

The Census found that the number of housing units in the City of Biggs increased by 24 units, from 524 units in 1980, to 548 units in 1990. This represents an increase in the number of housing units of 4.5 percent during the 1980's. At the same time, the City's population grew by 168 people, a twelve percent increase.

The Butte County Department of Public Works records indicate that 84 permits for the construction of single-family housing units and 16 permits for mobile homes were issued during the 1980 - 1990 period (Table I - 1).

Table I-1.
Housing Permits Issued 1980 - 1991
City of Biggs

Housing Type	Permits
Single Family	84
Multi-Family	0
Mobile Homes	16
Total	100

Sources: Butte County Department of Public Works

Basic Construction Needs and Regional Housing Share

The Regional Housing Allocation Plan of the Butte County Association of Governments (BCAG) was prepared in October 1991 to determine the basic construction needs of Butte County. Basic construction needs are considered to be the minimum number of units needed to: accommodate projected new households; provide a reasonable vacancy rate; and, make up for housing units so deteriorated they have to be replaced.

The allocation of regional housing needs was developed by the California Department of Housing and Community Development (HCD). HCD apportions housing need among housing market regions. These market regions are typically council of government areas. Once a final housing allocation plan has been adopted, members of BCAG can change their allocation only to transfer a portion of their needs to other cities or areas

within their council of governments. The transfer request must be approved by Butte County, the affected city or cities, and BCAG.

The portion of the statewide housing need assigned to Butte County and BCAG for the period between January 1, 1991 and July 1, 1997, was 12,165 housing units. The Regional Housing Allocation Plan allocated the City of Biggs 88 housing units for its share of the County's housing need (Table I - 2). These units were determined to be the City's need for housing over a 6.5 year period.

Table I - 2.
Regional Housing Needs Allocation (1990 - 1997)
City of Biggs

By Component	Housing Units	
	Biggs	Butte Co.
Household Increase	65	9,866
1991 Vacancy Need	10	977
1997 Vacancy Need	3	740
Replacement Need 1990-1997	10	582
Farmworker Adjustment	0	0
Student Adjustment	0	0
Other Adjustments	0	0
Total	88	12,165
By Income Group	Biggs	Butte Co.
Very Low	26	3,406
Other Low	16	2,190
Moderate	15	2,433
Above Moderate	31	4,136
Total	88	12,165

Sources: BCAG Regional Allocation Needs Plan

As determined by the Regional Housing Allocation Plan, the City of Biggs' regional housing share allocation is broken down by housing need component and by income categories (Table IV-2). The Plan allocates the City's 88 housing units share to the following income categories: 26 units needed by the very low-income group; sixteen units by the other low-income group; fifteen units by the moderate-income group; and 31 units by the above moderate-income group.

Basic construction needs were calculated for the City of Biggs through a factoring process in which Biggs' home-ownership percentage was determined to be 76 percent in 1990, and the vacant-not-for-sale-or-rent percentage was .91 percent. The Plan estimates that a desired vacancy rate of 2.69 percent is needed for the City of Biggs. This means that eight housing units will have to remain vacant to meet the vacancy need as determined by BCAG.

In order to comply with the Plan, 88 housing units would have to be built in the 6.5 year planning period, averaging a rate of 24 housing units per year. This rate is three times more than the current average construction rate of eight houses per year.

Rehabilitation and Replacement Needs

In addition to the basic construction needs, the City must take action to rehabilitate those units which are in a state of disrepair and replace those which are already dilapidated. Homes in need of rehabilitation are generally defined as needing repairs in excess of \$2,000 (HCD, 1982).¹ If these units are not repaired quickly, they run the risk of further substantial deterioration and may "fall out" of the housing market. Dilapidated homes are those considered to be in such a condition that repairs are not economically feasible. The 1992 California Housing Plan considers a home which will require rehabilitation expenses exceeding more than 50 percent of its value to be beyond repair.

According to the City's 1990 Housing Condition Survey Report, 81 units, fourteen percent of Biggs' total housing stock were found to be in substandard condition. Surveyors determined that of all the housing units surveyed:

- 10 percent (57 units) were in need of minor rehabilitation;
- 10 percent (57 units) were in need of moderate rehabilitation;
- 3 percent (17 units) were in need of substantial rehabilitation; and
- 1 percent (7 units) were dilapidated and not suitable for rehabilitation.

In its Regional Housing Needs Allocation determination, HCD determined (Table IV-2) that the City would have to replace ten housing units between 1990 and 1997. The City's survey indicated that seven units were dilapidated and needed replacing. However, some of the seventeen units, which were considered to need substantial rehabilitation, may not be economically feasible for rehabilitation.

At-Risk Units

Government Code Section 65583 requires each city and county to adopt analysis and programs for preserving assisted housing developments in housing elements. There may be three sets of government regulations (local, state and federal) affecting termination of assistance or affordability controls. Required in this analysis and program development are:

¹California Department of Housing and Community Development, The California Housing Plan, 1982.

- a. An inventory of multifamily rental units at risk of conversion over the next ten-year period. At risk of conversion means that the units are eligible to change from below-market-rate (BMR) housing units to market-rate housing units due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions.

Affected Programs

1. HUD Programs

Section 8 Lower-Income Rental Assistance project-based programs, such as New Construction, Substantial or Moderate Rehabilitation, Loan Management Set-Aside.

Section 101 Rent Supplements

Section 203 Cooperative Housing Insurance

Section 221(d)(3) BMR Mortgage Insurance Program.

Section 236 Interest Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped
Community Development Block Grant Program

2. FmHA Section 515 Rural Rental Housing Loans

3. State and local multi-family revenue bond programs.

4. Redevelopment programs

5. Local in-lieu fee programs or inclusionary programs

6. Developments which obtained a density bonus and direct government assistance pursuant to G.C. Sec. 65916.

- b. A cost analysis of preserving at-risk units versus replacing them. This analysis should include the cost of producing new rental housing comparable in size and rent levels to replace the units which could convert and the cost of preserving all of the developments at risk of converting.
- c. A list identifying public and private non-profit corporations which have legal and managerial capacity as well as the interest in acquiring and managing assisted housing developments. Redevelopment agencies and housing authorities fall under this group.
- d. The housing element should also identify and consider all local, State and federal financing and subsidy programs which can be used to reserve assisted projects for low-income use. These funding sources include, but are not limited to, CDBG funds, redevelopment agency tax increment

funds and administrative fees of any housing authority operating within the community.

- e. The number of at-risk projects/units to be preserved must be quantified. The quantifiable objective for the preservation of at-risk units is for the five-year update period not the ten-year identification period.
- f. Programs and efforts to preserve units at-risk units should be developed which focus on the five-year planning period. Programs should use all identified financing sources as well as regulatory and/or technical assistance measures.

Analysis

At the time of this housing element update there were no federal, State or locally assisted multi-family housing units in the City of Biggs or at risk of being converted from below-market-rate (BMR) to market-rate units. The only assisted housing units in the City are owned and operated by the Butte County Housing Authority.

Special Housing Needs

Section 65583(a)(6) requires that an "analysis of any special housing needs, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter" be analyzed.

Handicapped

The 1990 Census determined that in the City of Biggs there were 91 persons between 16 - 64 years of age and 116 persons over 65 years of age with work disabilities. Persons with work disabilities between 16 - 64 years of age represents ten percent of all those between 16 - 64 years of age, while those with work disabilities over 65, made up 55 percent of the City's population over 65 years of age. Combined, the 207 persons with work disabilities made up thirteen percent of the City's population.

Elderly

The 1990 Census determined that individuals older than 55 years of age made up almost 37 percent of the City's population, while those older than 65 years of age comprised about fourteen percent of it. Elderly single householders made up over half (58 percent) of the total nonfamily single householders and a little over 26 percent of the City's total elderly population over 65 years of age.

There are a variety of different housing options available to seniors, from senior citizen apartment complexes, to "Granny" flats, to retirement communities, to skilled nursing homes. Elderly housing need to be made available at the low-income affordabilities of people on retirement income. Elderly housing facilities should also be incorporated into the fabric of the community and not segregated on the outskirts or in isolated pockets without easy access to basic services.

The City of Biggs allows the development of "Granny" flats, or second units as additional living space. Granny flats are small attached or detached secondary dwelling units located on a residential lot with an existing housing (primary) unit. These units can be developed a senior homeowner with the equity from their existing hom or they can be developed by a relative as a home for their senior family members. If developed by a homeownersing senior, they then can rent out the primary residence to offset the cost of the second unit and/or to provide additional retirement income.

According to the 1990 Census, there were no people in the City of Biggs living in group quarters, or retirement living facilities. When the elderly are no longer able to care for themselves they have to move to care facilities outside of the City. There is currently an unmet need for elderly care and resident facilities in the City of Biggs.

Congregate-care facilities are typically long-term rental housing in a group setting. They consist of a group of apartments in a large building or as detached units, with shared kitchen, dining, recreational and other facilities. Life-care facilities are similar to congregate-care facilities except the housing units are "bought" or cooperatively owned. Skilled nursing care can be incorporated into this type of facility for residents needing such care. The development of this type of housing for the elderly will require that the City identify high-density land use designations in their update of their General Plan.

Shared living situations (also known as communal living, group housing, housesharing and/or cooperative housing) bring together people with common interests who wish to live together for social contact, mutual support and economic reasons. Often the elderly are "over-housed," that is they reside in a home that is too big for their needs or ability to maintain. By bringing in boarders (either other elderly people or a family) to share their house they can reduce their living expenses and enjoy a social setting that meets their needs. State law excludes residential units shared by six or fewer non-related members from the definition of a boarding home, rooming house or institutional care facility for minors, the aged or mentally ill for the purpose of requiring use permits, zoning variances or other zoning related measures that are not required of family dwelling units in similar land use situations.

Large Families

The housing needs of large families are determined by an analysis of the amount of overcrowding. Overcrowding is a common measure of determining whether families are adequately housed. The Census defines an overcrowded housing unit as one occupied by 1.01 persons or more per room. The 1990 Census determined that there were 47 occupied housing units with more than 1.01 persons per room, representing 8.6 percent of the City's total housing units. It should be noted, however, that overcrowding can also result from non-family living situations and that the amount of overcrowding determined by the Census data may not be exactly correlated to the numbers of large families inadequately housed.

Typically, a large family is determined by the average number of people and rooms per household. The 1990 Census determined that there were 4.6 rooms per housing unit so that the average large family would have to have 5 or more members in the City of Biggs.

In the City of Biggs, large families living in overcrowded conditions varies with the type of housing tenure. The Census determined that the average number of persons per unit living in owner-occupied housing was 2.98, with an average of 5.3 rooms per unit. In rental housing there were 3.21 people per unit and only 4.4 rooms per unit. This indicates that rental housing in this community has more people and fewer rooms and may contribute to the overcrowded conditions as determined by the Census.

When, and if, apartments are developed in the City, the development of three and four room apartments and adequately sized houses for larger families should be promoted.

Farmworkers

There is a regional need for adequate housing for farmworkers in Butte County and the surrounding counties. The City of Biggs does not have the capacity to deal with the needs of a large group of farmworkers by itself. A cooperative effort between neighboring communities and counties would best meet the needs of this group.

Female-Heads of Households

The 1990 Census determined that there were a total of 101 female-headed households in the City of Biggs, fifteen percent of all households. The number of female-headed households doubled (206 percent increase) from 49 households in 1980.

Female-headed household category is broken down in two parts, family-households and single-households over the age of 65. Female-headed family-households in the City of Biggs comprised 60 percent (101 households) of the female-headed household population. Elderly single female-headed households make up 40 percent (68 households) of the City's female-headed household group.

Housing needs for these two groups are entirely different. Female-headed family households are typically, but not exclusively, in the low-income bracket. These families require a variety of services in addition to housing, for support. The increase in the number of these families in the City is due to a number of factors including the number of divorces, housing choices and other socio-economic factors in the community.

Elderly single female-headed households are usually retired individuals living in single-family houses which they have owned for a number of years. Many in this group may be considered to be "low-income" living on a fixed income. While both of these groups may be considered to be low-income, elderly single female-headed households do not have same housing or economic problems as those faced by female-headed family households. In fact, elderly single female-headed households may be overhoused, having to maintain a large house by themselves. As this group ages and can no longer adequately care for themselves the need for group housing situations (i.e. retirement homes) within the community may increase.

Emergency Shelter

State housing law Section 65583(c)(1) requires the identification of "adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needs to facilitate the development of . . . emergency shelters and transitional housing" for homeless individuals and/or families. Emergency shelters are typically defined as a facility which provides immediate short-term shelter whereas transitional shelter is provided for extended periods of time.

HCD has defined adequate sites, or adequate existing structures, as those which are "located within reasonable access to public agencies and transportation services, and will not require unusually high site development costs" (HCD, Shelter for the Homeless: Housing Element Requirements, 1989). Facilities for less than 20 individuals may include apartments, mobilehomes, units in a single-room occupancy structure (SRO), a large single family dwelling, church facilities, convertible commercial or multi-use facilities, etc. For situations which require the sheltering of more than 20 individuals schools, gymnasiums, warehouses, hotels/motels, armories and other large multi-purpose structures can be used.

The identification of adequate sites for the homeless requires that zoning not preclude these uses. According to HCD, any zoning classification which allows the siting of a shelter or transitional housing project, and does not impede the development of the site, or the conversion of use of an existing structure, is appropriate (*ibid.*). A preferred alternative zoning scheme would be to include homeless shelters as permitted uses in a variety of zones.

According to community officials there has never been a homeless problem in the City of Biggs. This may be due in part to the lack of services which attract homeless individuals such as emergency shelters, food kitchen and other homeless service providers. The City's zoning ordinances and General Plan should be amended to not exclude these uses when the City's General Plan is updated.

HOUSING GOALS, POLICIES AND PROGRAMS 1992 - 1997

Housing goals, policies and programs presented in this chapter describe the City's commitment in meeting housing needs for its residents.

Housing Goals

The overall housing goals of the City of Biggs are to:

1. Provide an adequate supply of housing which is affordable, safe, sanitary and desirable for segments of the community. Housing should be of sufficient quality and quantity to afford all persons regardless of race, age, religion, sex, marital status, ethnic background, or personal disabilities an opportunity of selecting among varying types, designs, quality and value.
2. Strive to achieve the City's fair share allocation of the market area housing needs for the 1992-1997 period as determined by the Butte County Association of Governments.

Quantified Objectives

This summary represents the quantifiable objectives as listed by the programs in this Housing Element.

<u>Income Category</u>	<u>New Construction</u>	<u>Units</u>	
		<u>Rehab</u>	<u>Conservation</u>
Very Low-Income	26	20	10
Low-Income	16	20	10
Moderate-Income	15		
Above Moderate	31		
Total	88	40	20

Housing Policies

1. The City shall work to provide an adequate supply of housing which is affordable, safe, sanitary and desirable for all segments of the community through the production of new housing stock and/or the maintenance of existing housing stock.

Objectives

- 1.1 To achieve the City's fair share allocation of 88 housing units for the 1992-1997 period by ensuring the production of 26 very low-income units, 16 low-income units, 15 moderate-income units, and 31 above moderate-income units.
- 1.2 To provide housing for special needs groups, such as: the elderly, disabled, large families, migrant and permanent farmworkers, and the homeless.

Programs

- 1.1 Assist individuals, for-profit developers and non-profit housing agencies in the development of new housing units to meet the City's fair share housing allocation and the needs of special populations.

Responsible Agency:	Planning Commission/City Council
Funding:	Not applicable.
Objective:	The development of 26 very low-income units, 16 low-income units, 15 moderate-income units, and 31 above moderate-income units in the community.
Time Frame:	By July 1, 1997.

- 1.2 Encourage the use of new and existing state, federal and private housing assistance programs for the development of new housing units to meet the needs of the elderly and very low- and low-income households.

Responsible Agency:	Planning Commission/City Council
Funding:	State, federal and private funding sources, such as Community Development Block Grants and other similar programs.
Objective:	The development of 26 very low-income units, 16 low-income units, 15 moderate-income units, and 31 above moderate-income units in the community.
Time Frame:	By July 1, 1997.

- 1.3 Ensure the continued use of Butte County Housing Agency's 20 unit housing complex for low- and very low- income households though whatever action is necessary by the City of Biggs.

Responsible Agency: Planning Commission/City Council
 Funding: n/a
 Objective: Maintain the existence of 20 low- and very low-income units owned and operated by the County.
 Time Frame: By July 1, 1997.

- 1.4 Increase the amount of land available for residential development within the City of Biggs.

- a. Identify lands within the City limits which could be made available for residential development through zoning changes.
- b. Identify and assess land for additional residential development within the City's sphere of influence, which could be annexed and zoned at a wide range of densities for a variety of residential uses.
- c. Modify the City's zoning ordinance to define R-3 densities and provide a high-density acreage build-out over the expected lifespan of the new General Plan of at least 120 high density units.

Responsible Agency: Planning Commission/City Council
 Funding: Technical Assistance Grants, volunteer and City staff time.
 Objective: To identify potential residential building sites and to determine the need for annexation of adjacent lands to accommodate projected growth for the next ten years.
 Time Frame: Concurrent with the adoption of a new General Plan in the Fall of 1993.

- 1.5 Periodically review the City's zoning, building and site development ordinances to determine where restrictive requirements impede the production of affordable housing.

Responsible Agency: Planning Commission/City Council
 Funding: Not applicable.
 Objective: Reduction of governmental constraints.
 Time Frame: Continually

- 1.6 Analyze all new zoning, building and site development ordinances to ensure that their economic impact does not significantly increase the cost of housing.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: To maintain affordability of the housing stock.
Time Frame: Continually

- 1.7 When the development of apartment complexes occurs, the City will promote the development of 3 and 4 bedroom apartments to reduce the incidents of overcrowding.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: Reduce overcrowding.
Time Frame: Continually

- 1.8 Develop and adopt an ordinance which would provide a 25% density bonus and an additional incentive, or financially equivalent incentive(s), to a developer of a housing development agreeing to construct at least:

- a) 20% of the units for lower-income households; or
- b) 10% of the units for very low-income households; or
- c) 50% of the units for senior citizens.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: Provide density bonuses to developers for the development of low-income and senior citizen housing.
Time Frame: Within 1 year of the adoption of the revised Housing Element.

- 1.9 Continue to allow companion/second/granny/in-law units in single-family residential areas. The City will revise its "second unit" policy to promote the development of second units per Government Code Section 65852.1 and 65852.2.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: Production of affordable housing units and housing units for the elderly.
Time Frame: Revise within 1 year of the adoption of the updated 1992 Housing Element and as needed thereafter.

- 1.10 Continue to allow mobile homes in single-family residential areas. The City will regularly review its ordinance and amend it as necessary to eliminate any obstacles which would prevent City, or individuals, from carrying out the intent and purpose for which the ordinance was created.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: To provide affordable housing for 26 very low-income units; 16 low-income units by continuing to allow mobile home use within single-family residential areas.
Time Frame: During General Plan update and annually thereafter.

- 1.11 Promote the development of "barrier-free" housing units for the elderly and disabled.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: To provide adequate housing for the elderly and disabled.
Time Frame: Continually.

Policy 2.

The City shall conserve the existing housing stock through code enforcement, the rehabilitation substandard housing units and where necessary to provide recommendations for the removal of dilapidated structures.

Objectives

- 2.1 Assist in the rehabilitation of at least 30 percent of the City's substandard housing units by 1997.
- 2.2 Require the rehabilitation and/or demolition of all dilapidated housing units within the City by 1997.

Programs

- 2.1 Assist non-profit or county housing agencies in applying for state and federal grant and loan programs targeted at the rehabilitation of substandard housing units by requesting the services of such housing agencies in applying for any and all available programs.

Responsible Agency: Planning Commission/City Council
Funding: Block grants, FmHA, HUD and others.
Objective: To improve the condition of 40 the City's substandard housing stock.
Time Frame: Apply for rehab funding within 6 months of adoption of the Housing Element update and at least annually until 40 units are rehabbed.
Rehab 40 units by July 1, 1997.

- 2.2 The City through the Planning Commission or the Butte County Building Department shall notify owners of homes which are in serious need of rehabilitation of programs available to assist them in completing repairs.

Responsible Agencies: County Building Department
Planning Commission/City Council
Funding: Not applicable.
Objective: To improve the condition of the City's housing stock.
Time Frame: Continuous.

- 2.3 Periodically monitor the condition of the City's housing stock.

Responsible Agency: Planning Commission/City Council
Funding: CDBG Technical Assistance Grants.
Objective: To improve the condition of the City's housing stock.
Time Frame: Every five years.

Policy 3.

The City shall encourage the development of energy efficient housing by utilizing efficient designs and materials as well as encouraging proper orientation of new home to maximize possible solar radiation.

Objective

- 3.1 Reduce home operating expenses through the reduction of energy costs for City residents by utilizing energy efficient housing and site design.

Program

- 3.1 Adopt a solar rights ordinance to preserve solar access on new lots pursuant to the Solar Rights Act of 1978 (AB 3250, Levine) and the Solar Shade Control Act (AB 2321, Imbrecht).

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: Reduce housing costs through reduction in energy use.
Time Frame: Within 1 year of the adoption of the Housing Element.

- 3.2 Maintain the City's street layout to preserve proper solar orientation.

Responsible Agency: Planning Commission/City Council
Funding: Not applicable.
Objective: Reduce housing costs through reduction in energy use.
Time Frame: Within 1 year of the adoption of the Housing Element.

- 3.3 Include an energy element component in the City's General Plan update.

Responsible Agency: Planning Commission/City Council
Funding: California Energy Commission, Economic Development funds, and the City's municipal utility funds.
Objective: To reduce the City's energy costs through the efficient use of energy.
Time Frame: With General Plan update.

Policy 4.

The City shall integrate and make consistent the Housing Element update within the framework of the updated General Plan as required by Government Code Section 65583(c),

Objective

- 4.1 Incorporate the goals, objectives, policies and programs of the updated Housing Element into the update of the City's General Plan.

Program

- 4.1 Utilize the Housing Element as a base plan for the General Plan update.

Responsible Agency:	Planning Commission/City Council
Funding:	Not applicable.
Objective:	To make the Housing Element and the City's General Plan consistent.
Time Frame:	During General Plan update and annually thereafter.

Policy 5.

The City shall provide adequate housing information to guide municipal decisions and to determine their effect on housing quality and inventory and to encourage private industry to meet the housing needs.

Objective

- 5.1 Within 12 months of the adoption of the updated housing element, and every two years thereafter, the City will maintain a public file of information based on the Housing Element and including local, state, federal and other sources of funding for addressing ways in which residents can be provided affordable housing.

Program

- 5.1 Develop an informational packet on local, county, state and federal housing programs and possibilities and provide it to interested individuals within the community and to developers and those interested in developing housing in the community

Responsible Agency:	Planning Commission/City Council
Funding:	Technical Assistance Grants and general funds.
Objective:	To provide information on housing.
Time Frame:	Within 1 year of the Housing Element update and update it annually thereafter.

Policy 6.

The City will coordinate with all regional governmental and non-governmental agencies to address the regional housing problems of the homeless and farmworkers.

Objective

- 6.1 Representatives of the City will participate in addressing regional housing needs with local and regional housing groups in order to derive solutions to the housing problems of the homeless and farmworkers.

Program

- 6.1 Participate in a regional conference on special housing needs.

Responsible Agency:	Planning Commission/City Council
Funding:	Not applicable.
Objective:	To address the housing needs of the homeless and farmworkers.
Time Frame:	To be set by the Butte County Association of Governments.

Policy 7.

The City shall not allow discrimination to interfere with the attainment of its housing goals, policies and objectives.

Objective

- 7.1 The City should assist in the prevention of discrimination by referring persons with discrimination complaints to the State and federal agencies established to deal with such issues.

Programs:

- 7.1 The City will direct persons with complaints of housing discrimination to the appropriate State and federal agencies that handle such complaints.

Responsible Agencies:	City Staff/City Council
Funding:	City funded staff time.
Objective:	The elimination of housing discrimination.
Time Frame:	Continuous

- 7.2 The City will provide the name and phone number of the appropriate State and federal agencies that handle such complaints in the City's housing information brochure.

Responsible Agency:	Planning Commission/City Council
Funding:	No cost.
Objective:	Providing information on housing discrimination to all residents.
Time Frame:	Within 6 months of the update of the 1992 Housing Element and annually thereafter.

Policy 8.

The City will make a diligent effort to include all segments of the community in the development and revision of the housing element. Government Code 65583(c) requires local governments to seek citizen participation in the development of the housing element and to describe the effort as part of the overall housing program. Formal public hearing will be held before the Planning Commission and the City Council prior to the adoption of the revision of this element.

Objective

- 8.1 To provide a means for public input into the City's planning process.

Program:

- 8.1 The City will make public the activities of its Housing Element Task Force and conduct public hearings prior to the adoption of any revision or update. The Planning Commission meetings discussing the revision of the Housing Element update will be formally announced.

Responsible Agency:	Planning Commission/City Council
Funding:	City funded staff and permit/fees funded.
Objective:	Public participation in the development of the City's Housing Element
Time Frame:	Prior to adoption and revisions of the next Housing Element..

DEMOGRAPHIC CHARACTERISTICS

This chapter describes the local and regional demographic characteristics of the City of Biggs and Butte County as required by Sec. 65583(a)(1) of the State's Housing Element Law. The demographic information is based on the results of the 1990 Census, Department of Finance estimates and previous census information.

County Population

The population of Butte County in 1990 was 182,120 individuals (Table III-1). This was a 27 percent increase (38,539 individuals) over the 1980 population of 143,581 (Table III-3). Butte County ranks as the 25th most populated county (out of 52 counties) in the State, with less than one percent of the State's total population.

Table III -1.
1990 Butte County Population

Area	Population	% of Total
Biggs	1,581	.9%
Chico	40,063	22.0%
Gridley	9,499	5.2%
Oroville	11,938	6.6%
Paradise	25,408	13.9%
Unincorporated Area	93,631	51.4%
Total	182,120	100.0%
State of California	29,760,021	

Sources: 1990 U. S. Census.

During the 1980's, Butte County's population grew by 26.8 percent (Table III-2, on the next page), with an average yearly population growth rate of 2.7 percent between 1980 and 1990. The County's population grew at a much slower rate between 1980 and 1990 (26.8 percent) than it did during the 1970 to 1980 period, when it grew 40.8 percent (averaging 4.1 percent per year). The City of Chico was Butte County's fastest growing community during the 1980's. It grew at an average annual rate of five percent per year (50.6 percent over the ten year census period). This growth rate was almost two times larger than the County's as a whole. The City of Biggs was the slowest growing area in the County. It grew at approximately one percent per year during the 1980's.

Table III-2.
Percent Change in Butte County Population
from 1970 - 1990

	1970-1980	1980-1990
Biggs	26.7%	11.9%
Chico	35.9%	50.6%
Gridley	12.7%	19.3%
Oroville	15.2%	37.5%
Paradise		
Unincorporated Area	35.3%	27.6%
Total	40.8%	26.8%
Statewide	18.5%	25.7%

Sources: 1970, 1980, and 1990 U. S. Census.

City of Biggs Population

By 1990, the City of Biggs' population grew to 1,581 people (1990 Census). This was an increase of 168 during the ten year period between 1980 and 1990 (Table III-3). Biggs' growth rate (11.9 percent) was far lower than the State's growth rate of 25.7 percent, and almost 15 percent lower than the City's previous ten year average of 26.7 percent.

Table III-3.
Change in Population from 1970 - 1990
City of Biggs

Year	Population	Average Annual Increase
1930	436	2.3%
1940	547	3.7%
1950	784	0.6%
1960	831	3.0%
1970	1,115	4.3%
1980	1,413	1.0%
1990	1,581	1.2%

Sources: City of Biggs Housing Element, 1985 and 1990 U. S. Census.

The City of Biggs is the smallest of the five incorporated cities in Butte County (Table III-1), having less than one percent of the County's total population. Biggs is considered a rural community as defined by the State of California Health and Safety Code Section 50101, having "less than a population of 20,000 (unless the area adjoins other settled areas whose combined population exceeds 20,000)." Biggs also falls under the Farmers Home Administration's (FmHA) definition of a rural community as its

population is less than 10,000 (HCD, Rural Development Assistance Program, An Assessment of Community Development Needs in Rural California).

Population Trends

The City of Biggs' average annual rate of population growth during the 1980 - 1990 period was approximately 1.2 percent per year. This rate was more than half of the 1970 and 1980 population growth rate of 2.7 percent per year. The City's population has steadily increased in numbers, doubling almost every 30 years. Table III-4 lists population projections for the City of Biggs for the period 1995 to 2005. If the population continues to grow at the rate it did in the 1980's (about one percent) the City can expect to have 1,834 people by 1997 and 2,025 people by 2002.

Table III-4.
Population Projections 1995 - 2005
-- City of Biggs

Year	Annual Rate of Growth				
	1.0%	1.5%	2.0%	3.0%	4.0%
1995	1,763	1,789	1,869	1,981	2,000
1997	1,834	1,879	1,983	2,143	2,164
2000	1,947	2,024	2,167	2,410	2,434
2002	2,025	2,126	2,299	2,607	2,632
2005	2,149	2,290	2,512	2,933	2,961

Age Distribution

As shown in Table III-5, the City's age groups are divided into four unequal groups with approximately 35 percent (546 individuals) of the population under the age of 18; 29 percent (452 individuals) are between 18 and 55 years; 37 percent (583 individuals) are over 55; and 14 percent (213 individuals) are over 65 years of age.

Table III-5.
1990 Age Distribution
City of Biggs

Age Distribution	Number	% of Total Population
Under 18	546	34.5%
18 - 54	452	28.6%
55+	583	36.9%
65+	213	13.5%
Total	1,581	100.0%

Sources: 1990 U. S. Census.

The median age of residents in the City of Biggs was 30.3 years of age in 1990. The City of Biggs' median age is less than the County's median of 33.8 years and the State's median age of 31.5.

Ethnic Composition

The City of Biggs is a predominantly white community as shown in Table III-6. Almost 97 percent of the population listing their race as "white." Fifteen percent of the population claimed to be of Hispanic origin. African Americans, American Indians/Eskimos/Aluets and Asian/Pacific Islanders made up less than three percent of the City's total population. This racial/ethnic pattern is similar to most northern Californian communities where the greatest concentrations of minorities are in the larger cities and metropolitan areas.

Table III-6.
Ethnic Diversity
City of Biggs

Race/Origin	Number	% of Total
White	1,364	96.3
Hispanic	244	15.4
Black	0	0.0
American Indian, Eskimo or Aluet	32	2.0
Asian or Pacific Islander	8	0.5
Other race	177	11.2
Total Population	1,581	n/a

Source: 1990 U.S. Census

The percentages in Table III-6 do not add up to 100 percent due to the way the data was collected. "White" is considered to be a race, like "Black" and "Asian," while the "Hispanic" category is an ethnic grouping in which a person can combine race and ethnicity. For example a "Hispanic-Black" may come from the Caribbean, a "Hispanic-White" from Central America, or a "Hispanic-Asian" from the Philippines.

Table III-7 describes the diversity of the Hispanic population in the City of Biggs. This racial/ethnic pattern is similar to most northern Californian communities where the greatest concentrations of minorities are found in the larger cities and metropolitan areas.

Table III-7.
Ethnic Hispanic Diversity
City of Biggs

<u>Race/Origin</u>	<u>Number</u>	<u>% of Total</u>
White	1,299	82.2%
Hispanic White	65	4.1%
Black	0	0.0%
American Indian, Eskimo or Aluet	31	2.0%
Hispanic Amer. Indian, Eskimo or Aluet	1	<0.1%
Asian or Pacific Islanders	6	0.4%
Hispanic Asian or Pacific Islanders	2	<0.1%
Other race	1	<0.1%
<u>Hispanic Other race</u>	<u>176</u>	<u>11.1%</u>
Total Population	1,581	100.0%

Source: 1990 U.S. Census

Elderly

In 1990 those older than 55 years of age made up almost 23 percent of the City's population, while those older than 65 years of age comprised about 15 percent of it (Table III-8).

Table III-8.
1990 Elderly Population
City of Biggs

<u>Age</u>	<u>Number of Individuals</u>	<u>% of Total Population</u>
55 - 59	55	3.5%
60 - 64	47	3.0%
65 - 75	119	7.5%
75 - 85	80	5.1%
>55	583	36.9%
>65	213	13.5%
>75	94	5.9%
>85	14	0.9%

Source: 1990 U. S. Census.

In 1980 the individuals older than 65 years of age made up almost 15 percent of the City's population. In 1990, the above 65 age group grew by only 7 people decreasing the 65 age group's percentage to 14 percent.

Handicapped

The 1990 Census determined that there were 24,210 persons with a work, mobility or self-care disability in Butte County. This represents seventeen percent of the population over the age of sixteen. The majority (53 percent) of these individuals were under 65 years of age.

The 1990 Census determined that in the City of Biggs there were 91 persons between 16 - 64 years of age and 116 persons over 65 years of age with work disabilities (Table III-9). Persons with work disabilities between 16 - 64 years of age represents 10 percent of all those between 16 - 64 years of age, while those with work disabilities over 65 made up 55 percent of the City's population over 65 years of age. Combined, the 207 persons with work disabilities made up 13 percent of the City's population.

Table III-9.
Work Disability Status
City of Biggs

Age/Status	Male	Female	Total
16 - 64 Years old w/ a Work Disability	59	32	91
w/ Mobility or Self Care	56	32	88
No Mobility of Self Care	3	0	3
16 - 64 Years old w/ No Work Disability	360	423	783
w/ Mobility or Self Care	13	23	36
No Mobility of Self Care	347	400	747
65+ Years old w/ a Work Disability	55	61	116
w/ Mobility or Self Care	50	54	104
No Mobility of Self Care	5	7	12
65+ Years old w/ No Work Disability	36	67	103
w/ Mobility or Self Care	0	5	5
No Mobility of Self Care	36	61	97

Source: 1990 Census

The Census revealed that there were no people living in group quarters or institutions in the City of Biggs in 1990. This low number of people living in institutions indicates that most disabled persons in Biggs live at home.

Large Families

The Census defines large households as those with five or more persons. Households with more than one person per room, excluding the bathroom, are considered overcrowded. Thus, large families require living units with at least five rooms. The 1990 Census data found that the average number of

rooms per household in the City of Biggs was 5.0. Owner-occupied housing units averaged 5.3 rooms per unit while renter-occupied units averaged 4.4 rooms per unit.

A total of 47 households, or nine percent of the City's occupied housing units, were considered to be overcrowded. This rate is almost doubled the 5.1 percent found countywide.

Farmworkers

Butte County is known for its almonds, walnuts, rice and a variety of other crops and livestock. The County possesses fertile soils, abundant water resources, and a relatively long growing season. Despite the County's vast agricultural production, only 6.2 percent of the County's employees work and 9 percent of the City of Biggs' workforce were in the agricultural, forestry and/or fishing sector (Statistical Abstract 1990-1991, Tri-County Economic Development Corporation, 1991).

Information on farmworkers within Butte County is limited. The Butte County Housing Authority, the Economic Opportunity Council, and the State Employment Development Department all maintain limited databases on farmworkers yet none of these agencies studies farmworkers in depth.

In 1991, Community Housing Improvement Program (CHIP) conducted an assessment of the housing needs of farmworkers in Glenn and Tehama Counties under contract with the California Department of Housing and Community Development (HCD). This study, entitled The Need for Migrant Housing in Glenn and Tehama Counties, found that 66 percent of the farmworkers in those counties had no housing. They either camped in the orchards, fields or at a nearby campground, reportedly living in campers, cars, vans or trailers. Some farmworkers reported living in garages near their place of work. There is no reason to believe that a similar situation does not occur in Butte County, as it is a part of the same agricultural region.

The CHIP/HCD study further found that farmworkers who shared housing were generally overcrowded. Because the migrant population consists mainly of men without their families, the majority share housing costs with other male workers. The survey found that overcrowding tended to result from economic decisions made by workers to minimize housing costs.

Housing needs of farmworkers vary among the three types of farmworker. Migrant farmworkers need short-term low-cost housing while permanent and seasonal farmworkers need year-round housing for their themselves and their families. Farmworker employment is classified by the length and location of employment opportunities. Farmworkers employed in

agriculture year round are considered to be permanent workers, while those working less than 10 months and return to their primary residence at night are considered to be seasonal employees. Farmworker who travel more than 50 miles from their home base and set up temporary residences near their place of temporary employment are considered to be migrant workers.

Homeless

During the 1980's, the increasing number of homeless became a serious problem for a number of communities in California and the U.S. For a variety of economic, social and/or personal reasons individuals and families either choose or are forced to be homeless. Their homelessness can be a temporary situation or a semi-permanent way-of-life. Solving the homeless problem requires more than providing shelter. There are social, economic and medical needs associated with the homeless which have to be addressed. Housing element law requires the identification of adequate sites for homeless shelters.

There are a number of types of homeless people each requiring different types of housing. Single male transients require nighttime or inclement-weather shelters, dormitories or single room occupancy (SRO) housing. Migrant farm laborers and their families need short-term low-cost housing which is available for short periods during a number of different months each year.

Deinstitutionalized mental patients require medical as well as SRO units. Teenage runaways need temporary shelter and other social services. Battered women and their families require transitional housing where they can stay without fear of their batterer, until a suitable living situation occurs. Evicted individuals and/or families need short-term housing usually until they can find another residence. Disaster victims housing needs vary depending on the type of disaster. Destructive events which completely destroyed their residence and belongings may force the victims to live in a medium-term shelter, whereas some disaster victims can return to their homes after the disastrous event passes and require over-night or short-term shelter.

City officials indicate that there is no homeless problem in the City of Biggs. There is, however, a transient population of migrant farmworkers whose housing needs will be discussed under the farmworker housing needs section.

Household Characteristics

All of the City's residents lived in households in 1990. The number of households in grew by seven percent, from 488 households in 1980, to 521 households in 1990 (Table III-10).

Table III-10.
Households and Household Size
City of Biggs

	<u>1980</u>	<u>1990</u>	<u>% Change</u>
Households	488	521	6.8%
Household Size (pph)	2.89	3.03	4.8%

Sources: 1990 U. S. Census.

Household size, or the average number of persons per household (pph) also grew in the 1980's. In 1990, the household size was 3.03 pph, up 5 percent from the 1980 average of 2.89 pph. The City's household size was higher than both Butte County's (2.49 pph) and the State's (2.79 pph).

Female-Headed Households

In 1990, there were a total of 101 female-headed households in the City of Biggs (Table III-11). This is a 206 percent increase in the number of female-headed households (52) since the 1980 Census count of 49 female-headed households.

Table III-11.
Female Headed Households
City of Biggs

<u>Type of</u> <u>Female Households</u>	<u>Number</u> <u>of Households</u>	<u>% of Total</u> <u>Households</u>
Family Households	101	9.2%
Single & >65	68	6.2%
<u>Combined</u>	<u>169</u>	<u>15.4%</u>
All Households	1,098	100.0%

Source: 1990 U. S. Census.

The Census distinguishes between two types of female-headed households, those with families and those who are elderly and living alone. As listed in Table III-11, there were 101 female-headed family households representing over nine percent of all households in the City. Sixty-eight single elderly female-headed households representing just over six percent of all households, 36 percent of solitary householders, and 40 percent of all

female-headed households. Of the solitary householders over the age of 65 in 1990, 70 percent of them were female.

Elderly Households

Elderly householders living alone (57 individuals) made up over half (58 percent) of the total nonfamily single householders and almost 27 percent of the City's total elderly population.

Family Households

Family households made up 411 (80 percent) of the City's 512 households. The 1990 Census found that there were 3.03 persons per household and 3.43 persons per family.

ECONOMIC CHARACTERISTICS

This chapter discusses both regional and local economic characteristics. The jobs/housing mix for an area such as the City of Biggs is important for a number of reasons: without adequate income people can not afford to buy, rent or maintain homes; without adequate income to maintain the housing stock, deterioration and blight can set in; and if a majority of a community's jobs are located outside the area, transportation costs can decrease the affordability of living in that community. In addition, a bedroom community may not have an tax base for supporting necessary City services.

Butte County's Economy

Butte County's economy has been based primarily in agriculture. Over the years, as economic conditions change, other sectors of the economy have emerged within Butte County to provide jobs and an economic foundation. The service sector has become the number one employer in Butte County, commanding almost 25 percent of the County's workforce (Table IV-1). Retail trade was the second highest employer with just less than 23 percent of the workforce. Chico has established itself as a regional retail center, drawing buyers from Tehama, Glenn, Sutter and Plumas counties. Total retail sales exceeded 1,060 million dollars in 1990 (California Statistical Abstract, 1991).

The largest employment sectors in 1989 were services, retail trade and government employing just over two-thirds of County's workers (Table IV-1). Manufacturing, agriculture, forestry, construction, mining, finance, insurance, real estate, transportation, public utilities and wholesale trade jobs all make up the other third of the County's workforce.

Table II-1.
Workers by Industry in Butte County, 1989

Sector	# of Workers	% of Workforce
Services	17,184	24
Retail Trade	14,319	20
Government	12,728	18
Manufacturing	7,120	10
Construction/Mining	5,307	7
Agriculture/Forestry/Fishing	4,346	6
Finance, Insurance & Real Estate	4,103	6
Transportation/Public Utilities	3,809	5
Wholesale Trade	1,964	3
Total	70,880	

Source: 1990 Census

In 1990, the total value of the County's agricultural products exceeded 250 million dollars. Almost a half of a million acres, or 46 percent of the County's total estimated acreage, is dedicated to crop production. The County's top five agricultural commodities in 1990, in terms of value, were rice, almonds, English walnuts, prunes and timber (Butte County, 1990 Agricultural Report). There were 2,030 farms in the County in 1990 (California Statistical Abstract, 1991).

Employment Trends

County-wide employment in 1989 was estimated by the 1990 Census to be 70,880, or 39 percent of the total County population. Employment levels fluctuate throughout the year, reflecting the agricultural harvest season and the effect of over 20,000 college students. The annual average unemployment rate for 1990 was 7.6 percent. This rate was almost half the 1986 unemployment rate of 15.6 percent and above the State's average rate of 5.6 percent in 1990 (California Statistical Abstract, 1991).

Growth in employment had been expected to increase by 10 percent over the five year period between 1988 and 1993. Almost 6,000 new jobs were expected to be generated during this period (BCAG Regional Housing Allocation Plan, 1991). Employment trends in Butte County, for the period 1988 to 1993, are presented on Table IV-2.

Table IV-2.
Employment Forecast by Industry
Butte County, 1988 - 1993

Industries	1988	1993	Change		% of New Jobs
			Number	%	
Construction/Mining	2,570	3,100	525	20%	9%
Services	13,925	16,400	2,475	18%	41%
Retail Trade	12,975	14,800	1,825	14%	31%
Government	12,125	13,050	925	8%	15%
Finance, Insurance & Real Estate	2,800	2,975	175	6%	3%
Manufacturing	5,450	5,550	100	2%	2%
Agriculture/Forestry/Fishing	3,250	3,325	75	2%	1%
Wholesale Trade	1,725	1,725	0	0%	0%
Transportation/Public Utilities	2,475	2,350	-125	-5%	-2%
Total, All Industries	57,295	63,275	5,975	10%	100%

Source: Tri-County EDC Statistical Abstract, 1990 - 1991

The TriCounty EDC expects that the largest increases in new jobs will be in the retail, services, government and construction sectors. This forecast was developed prior to the economic downturn which is currently affecting the State and the nation. The possibility of new job growth has diminished and a

number of sectors are actually losing jobs, especially in the construction, retail sales and government sectors.

Employment is expected to increase in the retail, services and construction sectors. The California Employment Development Department (EDD) projects that about 45 percent of these new jobs will be low-paying jobs, paying minimum wage or slightly above (BCAG Regional Housing Allocation Plan, 1991). Construction pay in northern California is typically lower than southern California and the Bay Area due to the lack of unions and companies paying union scale. Actual income varies with the skill and type of construction and the degree to which housing is being created. Construction workers are similar to migrant farm laborers in that they tend to move from area to area as development booms and busts.

One of the effects of the growth in the number of low-paying jobs in Butte County is to make housing less affordable, especially when housing costs have escalated as they have since the early 1980s. Another effect of low-paying jobs is the potential for increasing the number of overcrowded households, as more people share housing to make it affordable.

City of Biggs

The City of Biggs is a very small rural community with no major stores, businesses, or manufacturers within the city limits. The largest employer is the school district. Many individuals commute to jobs in Oroville, Chico and Gridley. Service, government and retail sectors employed half of the City's workforce (Table IV-3). Manufacturing, agriculture, forestry, construction, mining, finance, insurance, real estate, transportation, public utilities and wholesale trade jobs all made up the other half of the City's workforce.

Table IV-3.
Workers by Industry, 1989
City of Biggs

Sector	Number of Workers	% of Workforce
Services	97	18%
Government	92	17%
Retail Trade	85	15%
Construction/Mining	64	12%
Manufacturing	58	11%
Transportation/Public Utilities	61	11%
Agriculture/Forestry/Fishing	51	9%
Finance, Insurance & Real Estate	22	4%
Wholesale Trade	21	4%
Total	551	100%

Source: 1990 Census

Labor Force

The labor force in the City of Biggs consisted of 640 individuals, or 40 percent of the City's total population 16 years and older (Table IV-4). There are more women of labor-force age in the City than men (582 women versus 510 men) yet more men are in the labor force (338 men versus 302 women). Male workers make up 53 percent (338 workers) of the labor force while female workers comprise 47 percent (302 workers).

Table IV-4.
1989 Labor Force
City of Biggs

Worker Type	Number in Labor Force	City	Percent of Labor Force
Male	510	32%	
In Labor Force	338	21%	53%
Employed	296	19%	46%
Unemployed	42	3%	7%
Not in Labor Force	172	11%	
Female	582	37%	
In Labor Force	302	19%	47%
Employed	255	16%	40%
Unemployed	47	3%	7%
Not in Labor Force	280	18%	
Total	1,092	69%	

Source: 1990 Census

At the time of the Census (1989), six percent of the entire community and fourteen percent of the labor force were unemployed, 25 percent of the population was under the labor force age cut-off, six percent were in the labor force but unemployed and 29 percent were of age but not in the labor force. Unemployment between men and women was identical, with seven percent of both labor-force groups listed as unemployed in 1989.

Jobs/Housing Balance

The ratio of the number of people who live in an area relative to the number of people who work there is often referred to as the "jobs/housing" balance. According to the California Department of Housing and Community Development (HCD) the jobs-housing balance recognizes the desirability for housing type and availability to match housing need, using nearby or regional employment as the determiner or need.

This issue reflects two situations, one is where a community becomes a "bedroom" community providing the residential needs of a nearby

commercial or manufacturing oriented community. The bedroom community ends up providing for all of the services (schools, public safety, etc,) necessary to maintain residential needs while the commercial or manufacturing area receives most of the benefit without the incurring the cost.

The other situation is where the wages paid in a community can not, or do not, provide the income necessary to make housing affordable to the wage earners. If most of the businesses are in the service and retail sector then the wages are likely to be at or near minimum wage. Combined with a high housing cost, low wages will make housing less affordable for this sector of the population.

One way to determine a jobs/housing balance is to compare the amount of land zoned for commercial and industrial uses to the amount of land zoned for residential uses. If there is a greater portion of land dedicated to commercial and/or industrial uses than residential then the job/housing balance is tilted in favor of jobs. This situation is not a problem in the City of Biggs where an increase in the commercial/industrial sector may be beneficial.

Another way to determine whether a community has an adequate jobs/housing balance is to determine how many workers actually work within the community and how many commute to jobs outside of the community (Table IV-5). The 1990 Census questioned individuals about their work commute travel time. This information can be used as an indicator of the jobs/housing balance within the community.

Table IV-5.
Commute Time, 1989
City of Biggs

Travel Time (minutes)	Number of Commuters	% of Workforce
0 - 9	116	21%
10 - 14	100	19%
15 - 24	125	23%
25 - 34	94	17%
35 - 44	32	6%
45 - 59	13	2%
60 - 89	29	5%
90 or more	14	3%
Work at Home	14	3%
Total	551	100%

Mean Travel Time: 22 minutes

Source: 1990 Census

Workers in the City of Biggs commute an average of 22 minutes to, or from, work. As Table IV-5 indicates, only 130 individuals, or 24 percent of the work force, commuted locally (less than ten minutes) and/or worked at home in 1989. Seventy-six percent of the workforce commuted to jobs outside the immediate urban area. Twenty-five percent commuted to workplaces from 25 minutes to an hour away, while eight percent commuted more than an hour to work.

Based on the travel-time statistics, the City of Biggs could be ranked as a bedroom community, as a majority of residents commute to workplaces of outside of the immediate community. Due to the number of places of employment within relatively close driving range and its relatively low housing costs, the jobs/housing balance is not a major factor affecting the affordability of housing in Biggs, however the need for community-based jobs should be addressed. The best place to deal with this in the City's General Plan.

Household Income

According to a California Department of Finance (DOF) estimate, the 1989 per capita income for Butte County was \$14,471. Ranking Butte County 43rd in per capita income in the State. The 1990 Census found that the per capita income in 1989, for Butte County was \$12,083 per year, 26 percent lower than the State's per capita income of \$16,409. The 1989 per capita income for the City of Biggs was \$8,526 (Table IV-6), 29 percent lower than the County's \$12,083 per capita income and 48 percent lower than the State's.

Table IV-6.
1989 Income by Type
City of Biggs

Type	Annual Income
Per capita	\$8,526
White.....	\$8,961
Amer. Indian.....	\$8,546
Asian/Pacific Islander	\$17,857
Hispanic.....	\$5,142
Other.....	\$4,882
Social Security Mean.....	\$7,813
Public Assistance Mean	\$6,543
Retirement Mean	\$7,110
Household Median	\$21,694
Household Mean	\$25,425
Family Median.....	\$24,722
Family Mean	\$27,813

Source: 1990 Census

The per capita income for "Whites" in Biggs was slightly higher than the overall per capita income at \$8,961, but it was only 47 percent of the State's "White" average. The per capita income for Hispanics was \$5,142 (57 percent of the local White per capita income and 27 percent of the State's White per capita income). Of those who considered themselves to be ethnically other, their per capita income was \$4,882 (57 percent of the local per capita income).

Since 1980, Butte County's per capita income has increased by 62 percent while the State's has increased by 71 percent. During this same period the U.S. Consumer Price Index (CPI) grew by 50.4 percent and the California CPI grew by 55.3 percent (California Statistical Abstract, 1991), indicating that Butte County's per capita was staying ahead of inflation.

The U.S. Department of Housing and Urban Development (HUD), determines median household income figures on a county basis in order to establish income eligibility for their housing programs. HUD's figures are used as eligibility criteria by a number of agencies in addition to HUD. Butte County's HUD median household income for a family of four in 1991, was \$31,400. The median household income for the City of Biggs in 1989 was \$21,694 and the median family income was \$24,722.

Based on Census data and approximate income ranges as determined by the formula in Table IV-7, there were 235 households (44 percent of all households) with incomes in the above moderate-income range of \$25,000 per year, 92 households (17 percent of all households) in the moderate-income range earning between \$17,500 and \$25,000 a year, 100 households (19 percent of all households) in the low-income range earning between \$10,000 and \$17,500 a year, and 110 households (20 percent of all households) in the very low-income range earning less than \$10,000 a year.

Table IV-7.
1989 Household Income by Income Range
City of Biggs

Approximate Income Level	Income Range	Households	
		#	%
Above Moderate	> \$25,000	235	44%
Moderate	\$17,500 - \$24,999	92	17%
Low	\$10,000 - \$17,499	100	19%
Very Low	< \$ 9,999	110	20%

Source: 1990 Census

These figures do not exactly break into the appropriate income ranges due to the Census income data and do not reflect the HUD median-income

approximation. More than 40 percent of the City's 1989 population could be considered to be at or below the low-income level.

Twenty percent of the City's households (105 households) receive some form of public assistance. The mean income for those on public assistance was \$6,543 per year. Thrity-two percent of the City's households (172 households) receive Social Security. The mean income for those with Social Security was \$7,813 per year. Eighty households (15 percent of all households) were counted as retired and had a mean annual income of \$7,110.

Poverty Levels

According to 1990 Census information 1,274 individuals, 81 percent of the City's population, were at, or above, the poverty level, while 282 individuals (18 percent) were below the poverty level. The poverty level for the State of California was an income of \$12,674 per year for a family of four. A full-time job paying \$6.25 per hour or less qualifies a family as poverty or below-poverty level wages.

Twenty-eight percent of Biggs' families were below the poverty level in 1989 (Table IV-8). Married couples with families under the poverty level comprised 13 percent of all families and 45 percent of families under the poverty level. Single male-headed families below the poverty level made up 4 percent of the City's families below the poverty level and 1 percent of the City's families. Single female-headed households below the poverty level made up 14 percent of the City's families and 50 percent of all families below the poverty level.

Table IV-8.
1989 Poverty Status by Family Type
City of Biggs

<u>Family Type</u>	<u># Below Poverty</u>	<u>Families</u>	<u>Percent of Poverty Group</u>
Married-Couple	57	13%	45%
w/ Children <5 Years	15	3%	12%
w/ Children 6 - 17	42	10%	23%
Other Family			
Male Householder, No Spouse	5	1%	4%
Female Householder, No Spouse	61	14%	50%
w/ Children <5 Years	23	5%	19%
W/ Children 5 Years	4	1%	3%
w/ Children 6 - 17	34	8%	28%
Total Number of Families	123	28%	100%

Source: 1990 Census

Household Income and Rents

One measure of a community's housing affordability is determined by the amount of income that is paid for rents (mortgage and rent). In the City of Biggs, 38 percent of all households paid more than 25 percent of their gross annual income for housing, 30 percent paid more than 30 percent, and 22 percent paid more than 35 percent (Tables IV-9 and IV-10).

Sixty-eight percent of homeowners pay less than 25 percent of their annual income for their housing payments (Table IV-9). Thirty-one percent of homeowners pay more than 25 percent of their income, 24 percent pay more than 30 percent of their income and 15 percent pay more than 35 percent of their income towards housing costs. The average monthly mortgage was determined by the 1990 Census to be \$496. Homeowners who do not pay mortgages pay an average of \$164 a month for housing costs.

Table IV-9.
Owner-Occupied - 1989 Household Income and Rents
City of Biggs

	Percent of				
Household Income					
Income	0 - 19%	20 - 24%	25 - 29%	30 - 34%	35+%
Less than \$10,000	10	0	5	3	27
\$10,000 - 19,999	33	8	4	10	16
\$20,000 - 34,999	54	21	21	10	8
\$35,000 - 49,999	56	10	4	6	0
\$50,000 or more	29	3	0	0	0
Total units	182	42	34	29	51
% of Own-Occ. Units	55%	13%	7%	9%	15%
% of All Units	40%	9%	5%	6%	11%

Source: 1990 Census

Renters in the City of Biggs pay a larger portion of their income towards housing costs than do homeowners. Thirty-six percent of renters pay less than 25 percent of their annual income for rents (Table IV-10). Fifty-seven percent of renters pay more than 25 percent of their income, 47 percent pay more than 30 percent of their income and 37 percent pay more than 35 percent of their income towards housing costs. The average rent is \$378 a month while the median rent is \$348.

Table IV-10.
 Renter-Occupied - 1989 Household Income and Rents
 City of Biggs

Income	Percent of Household Income				
	0 - 19%	20 - 24%	25 - 29%	30 - 34%	35+%
Less than \$10,000	0	0	2	3	37
\$10,000 - 19,999	5	2	5	6	9
\$20,000 - 34,999	23	4	4	4	0
\$35,000 - 49,999	8	3	2	0	0
\$50,000 or more	0	0	0	0	0
Total units	36	9	13	13	46
% of Rental units	29%	7%	10%	10%	37%
% of All Units	8%	2%	3%	3%	10%

Source: 1990 Census

There are more renters making less than \$10,000 a year who paid more than 35 percent of their income for housing costs than homeowners making less than \$10,000 a year paying more than 35 percent of their income for housing. However, 22 percent of homeowners pay more than 25 percent of their annual income towards housing costs while comparatively, 16 percent of renters are in the same situation.

HOUSING CHARACTERISTICS

From single-family homes to multi-family apartment complexes, to mobilehomes, to hotels and motels, the types of housing units varies within and throughout communities and regions. This chapter describes the type, size, age and condition of housing units in the City of Biggs.

Housing Profile

The prominent type of housing unit in the City of Biggs is the detached single-family housing unit. These units made up 82 percent (448) of all housing units in the City (Table V-1). There were only five attached single-family units. Small multi-family units (duplexes, triplexes and/or quadraplexes) comprise less than eight percent (40 units) of the City's housing stock, while mobile homes make up nine percent of all units. There were no large multi-family housing units.

Table V-1.
Housing Structure Profile
City of Biggs

Units in Structure	Number of Units	% of Total
1 unit - detached	448	82
1 unit - attached	5	<1
2 - 4 units	40	7
5 - 9 units	3	<1
10 or more units	0	0
Mobile homes, trailers, other	52	9
Total	548	100

Sources: 1990 Census

Number of Rooms

The average number of rooms per house in the City of Biggs was 5.0 in 1989 (1990 Census). Owner-occupied dwelling units had an average of 5.3 rooms per unit, while in renter-occupied units had 4.4 rooms per unit.

The Census definition of a room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use. Not included in the Census definition are strip or Pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-room, utility rooms, unfinished attics or basements, or other unfinished space used for storage.

The number of bedrooms available in the City's housing units are listed below in Table V-2. Housing units with three or more bedrooms made up

approximately 57 percent of all units. The majority (49 percent) of housing units with three or more bedrooms were owner-occupied units. Rentals with three or more bedrooms made up less than eight percent of all housing units in the City of Biggs. More than half (52 percent) of all rental units had two bedrooms while thirteen percent had only one bedroom.

Table V-2.
Number of Bedrooms
City of Biggs

Bedrooms	Total Units	Owner-Occupied		Renters	
		Units	% of Units	Units	% of Units
None	2	0	0%	2	<1%
1	57	35	6%	17	3%
2	169	93	17%	65	12%
3	273	228	42%	34	6%
4	44	39	7%	5	1%
5 or more	3	0	0%	3	<1%
Total	548	395	72%	126	23%

Sources: 1990 Census

Overcrowding

When the household size is too great for the size of the housing unit overcrowding occurs. Overcrowding is defined as 1.01 or more persons per room (see section above for the definition of a room). Overcrowding is most often associated with large and very large households. HCD found that a majority of households with six or more persons are overcrowded (HCD, 1988). The greatest number of incidents of overcrowding occurs in rental housing due to the fewer number of rooms available.

Overcrowding also occurs when extended and/or multiple families live together in a single unit. This occurs for social and cultural reasons as well as economic ones. When households or families cannot afford housing due to low paying jobs (such as farmworkers) they are often found living with other families and sharing a facility.

The 1990 Census determined that there were 47 occupied housing units with more than 1.01 persons per room in the City of Biggs. This represent nine percent of the City's occupied housing units and 8.6 percent of all housing units. Biggs' rate of overcrowdedness is less than the statewide rate of twelve percent for occupied units and eleven percent for all units.

The Census determined that the average number of persons per unit living in owner-occupied housing was 2.98, with an average of 5.3 rooms per unit. In rental housing there were 3.21 people per unit and only 4.4 rooms

per unit. This indicates that rental housing in this community has more people and fewer rooms and may contribute to the overcrowded conditions as determined by the Census. As discussed in the section above the majority 65 percent) of rental housing units had two or fewer bedrooms.

Tenure

Tenure characteristics of owner-occupied and renter-occupied households differ with income groups, household size and location. A community's housing goals often revolve around ownership rates. A low percentage of rental units may focus a community to assist in the production of more rental units while having too many rental units may cause a refocusing towards increasing home-ownership.

In California, since 1940, home ownership rates grew from 43 percent to 58 percent in 1960, and dropped back to 52 percent in 1990 (HCD, California Statewide Housing Plan Update, 1990). In the City of Biggs, 72 percent (395 units) of all housing units were owner-occupied and 28 percent (126 units) were renter-occupied in 1990 (Table V-3). If only the occupied housing units are counted, the percentage of owner-occupied units rises to 76 percent of all occupied units. In Butte County only 57 percent of all housing units are owner-occupied.

Table V-3.
Housing Tenure
City of Biggs

Housing Type	Total YR/RD	Total Occ.	Vacant	Owner Occ.	Renter Occ.
Single Family	453	453		359	70
Multi-Family	43			37	56
Mobile Homes	52			*n/a	n/a
Total	548	521	27	395	126

*Census data did not separate owner-occupied or rental multi-family units from mobile homes.

Source: 1990 Census

The City of Biggs' owner-occupied tenure status has not changed since 1980 when owner-occupied units accounted for 72 percent of all units, renter-occupied 23 percent, and vacant five percent.

Age of Housing Stock

The age of a community's housing stock is an important indicator of a community's ability to continually produce new housing unit and, more importantly, of the potential for serious housing stock deterioration.

Communities with large amounts of aging housing units need to monitor their housing stock closely to prevent dilapidation and protect the public's health and safety and the vitality of the community.

According to the 1990 Census, 20 percent (103 units) of the City's housing units were constructed prior to 1940, 19 percent (100 units) were built between 1940 and 1960, 16 percent (87 units) between 1960 and 1969, 35 percent (186 units) were built between 1970 and 1980, and 13 percent (72 units) were constructed in the 1980's (Table V-4).

Table V-4.
Age of Housing Units
City of Biggs

Year Built	# of Units	% of Units
1939 or before	103	20%
1940 - 1949	30	6%
1950 - 1959	70	13%
1960 - 1969	87	16%
1970 - 1979	186	35%
1980 - March 1990	72	13%

Sources: 1990 Census

Vacant Housing Units

In order to have a healthy housing market in which people have a choice in the type and cost of housing units they wish to live in, vacant housing units are necessary. A low vacancy rate reduces the opportunities for mobility within a community and increases the cost of available housing. It may also increase rate of homelessness and emigration. A high vacancy rate may lower the cost of housing, allow for a greater opportunity for mobility within a community, and reduce the rate of homelessness, but it may inhibit the development of newer housing units.

There are at least two classifications of vacancy rates. The most commonly use one is the "market vacancy rate." This type of vacancy rate looks at the number and percentage of vacant units which are for-sale or rent and compares them with the total number of occupied and vacant for-sale or rent units (the housing market). Another type of vacancy rate is used to describe the "other-vacant" housing units. "Other-vacant" housing units are those units which are not in the for-sale or rent market, such as vacation homes and seasonal migrant labor units.

The "rule of thumb" rate for vacancies is typically a five percent total vacancy rate (the combination of market and "other" vacancy rates). The typically desirable vacancy rate can vary on a regional or community basis. In

urban areas a high vacancy rate in one community may balance with a lower rate in an adjacent community whereas in rural or isolated communities, the vacancy rate can cause major problems in the availability of affordable housing.

The 1990 Census determined that there were 27 vacant housing units in the City of Biggs, or 4.9 percent of all housing units. The homeowner vacancy rate was estimated to be .8 for the City, 1.4 for the County, and 2.0 for the State. This rate is determined by the number of vacant units for sale and the overall homeowner inventory. The rental vacancy rate was estimated by the 1990 Census to be 1.2. The County's rental vacancy rate was 4.0 and the State's was 5.9. This rate is based on the number of vacant units for rent and the total number of rental units. The low vacancy rate for owner-occupied housing units can be explained by the limited number of all types of housing units built in Biggs over the last ten years.

Housing Prices

Housing prices in the City of Biggs are relatively lower than in other areas of the State. The 1990 Census determined the median value of a house in Biggs to be \$58,300. This value is 30 percent of the State's median value of \$195,500. The median value for a home in Biggs increased 38 percent from the 1980 Census median price of \$42,300 and over 385 percent, from \$12,000 in 1970.

Table V-5.
Regional Housing Costs
Median Home Values and Contract Rents

County/City	Median Home Value	Median Contract Rent
Glenn County	\$ 67,400	\$ 278
Willows	\$ 65,100	\$ 277
Orland	\$ 64,400	\$ 277
Butte County	\$ 94,000	\$ 369
Biggs	\$ 58,300	\$ 264
Chico	\$ 106,100	\$ 402
Gridley	\$ 57,400	\$ 264
Oroville	\$ 62,600	\$ 307
Paradise	\$ 97,600	\$ 370
State of California	\$ 195,500	\$ 561

Source: 1990 Census

Based on the median home values and contract rents in Butte and Glenn Counties (Table V-5), Biggs has some of the most affordable home prices and rents in the region. Table V-5 indicates median home value as determined by the Bureau of the Census. Value is defined by the Census as the price asked

for vacant housing units. It is the value placed on the house by the owner and not what it actually sold for.

Table V-6, lists the median price of existing home sales as compiled by the California Association of Realtors. These figures are derived from actual sales figures for northern California. The sales price of existing homes in northern California exhibit two differences when compared to the State as a whole. Existing home sales prices are almost half of the State's median sales price and the rate of price increase lags behind the State.

Table V-6.
Median Home Sales Price
1982 - 1990

Year	Northern California Median Sales Price	% Annual Change	California Median Sales Price	% Annual Change
1983	\$ 85,650	-2.2%	\$114,002	8.1%
1984	\$ 87,448	2.1%	\$113,469	1.5%
1985	\$ 87,448	2.5%	\$119,358	5.2%
1986	\$ 89,661	2.7%	\$137,117	14.9%
1987	\$ 92,098	1.7%	\$142,224	3.7%
1988	\$102,426	9.3%	\$172,347	21.2%
1989	\$115,075	12.3%	\$202,650	17.6%
1990	\$143,801	25.0%	n/a	
1982 - 1989	\$47,465	70.2%	\$90,222	80.2%
1982 - 1990	\$76,191	112.7%		

Source: California Association of REALTORS®

The Multiple Listing Service (MLS) in Butte County also provides information on the listing price (similar to the Census "value") and the actual sales price. In Table V-7 below, are the MLS figures for listings in the County area for February 1992. The average residential property listed for \$127,207 and sold for \$100,875. This is substantially below the northern California average listed in Table V-6 above.

Table V-7
Butte County MLS Market Analysis, 1992

Type	Active Average	Average
Residential	\$114,768	\$72,667
2 Bedrooms or less	\$ 88,287	
3 Bedrooms	\$122,342	
4 Bedrooms	\$139,966	
Land	\$ 65,001	\$ 29,500
Mobile Home	\$ 83,503	\$ 51,698
Ranch	\$223,331	

Source: Butte County Multiple Listing Service

Another method of determining the value of the housing stock is by determining the value of newly built housing units. The County's Department of Public Works maintains the valuation figures on all building permit activity for the City of Biggs. Table V-8 shows the average valuation of single-family housing units built each year since 1980. While the average is not an exact indicator of all housing value it does indicate trends in the housing market for the City.

Table V-8.
Single-Family Dwelling Unit Valuation
City of Biggs 1980 - 1990

Date	# of Permits	Average Valuation	Annual Change
1980	1	\$ 37,309	
1981	1	\$ 39,800	6.7%
1982	10	\$ 43,655	9.7%
1983	8	\$ 46,351	6.2%
1984	10	\$ 41,692	(10.1%)
1985	2	\$ 48,696	16.8%
1986	5	\$ 54,689	12.3%
1987	2	\$ 52,323	(4.3%)
1988	13	\$ 47,576	(9.1%)
1989	27	\$ 45,602	(4.1%)
1990	4	\$ 65,432	43.5%
1991	1	\$ 70,250	7.4%
Total	84		88.3%

Source: Butte County Department of Public Works

This indicator shows that new house prices increased by just over 88 percent between 1980 and 1991. When compared to the Board of Realtors figures for northern California in Table V-6 above, the City's housing price increase has stayed below the northern California average. However, when compared to the Census data on house value the increase in house prices, based upon building permit information, was more than double the Census valuation increase for the same time period.

Housing Condition

A housing condition survey was conducted in the City of Biggs in 1992 to determine the number of substandard housing units and the degree to which the substandard units are in need of rehabilitation. The results of the survey listed in Table V-9 on the next page, show that 81 units, or fourteen percent of Biggs' housing stock, were found to be in a substandard condition.

Table V-9.
Housing Condition Survey
City of Biggs - 1992

Condition	# of Units	Percent of Total
Substandard	81	14%
Standard	487	86%
Total Units	568	100%

Source: City of Biggs Housing Condition Report

By utilizing a windshield survey tool developed by the federal Department of Housing and Urban Development (HUD) and used extensively by the state Department Housing and Community Development (HCD), surveyors were able to visually assess the condition of every dwelling unit in the community from the street. This rating tool visually assesses the foundation, roofing, siding, windows and door systems. Each building system receives a numerical value, based on the criteria listed in the survey form, and the point total determines whether the unit is in a standard (sound) or substandard condition.

The following list is the criteria upon which the condition of the City's housing units were further assessed:

SOUND: A housing unit was considered to be "sound" if there were only minor cosmetic problems associated with its appearance.

MINOR: Housing units rated as "minor" may be structurally sound but show signs of deferred maintenance or upkeep. The dwelling may need minor repair or maintenance of its roof, siding, windows and/or doors.

MODERATE: A "moderate" unit requires the repair or replacement of more than one of the rated systems. This category varies widely, from a unit needing the roof replaced and new siding to one which needs the replacement of the roof, windows and doors.

SUBSTANTIAL: "Substantial" rehabilitation of a unit involves the replacement of several major systems, such as a complete replacement of the roof, foundation, siding, windows and doors.

DILAPIDATED: If a unit is in such a state of major disrepair that all building components need to be completely replaced or the building needs to be razed it is considered to be "dilapidated."

Based upon the categories described above, substandard housing units in the City were further evaluated. Table V-10 lists the number and percent of housing units which surveyors found were in a substandard condition: ten percent (57 housing units) were in need of minor rehabilitation; ten percent (57 housing units) were in need of moderate rehabilitation; three percent (17 units) were in need of substantial rehabilitation and one percent (7 units) were dilapidated and not suitable for rehabilitation.

Table V-10
Condition of Substandard Housing Units
City of Biggs

<u>Standard Condition</u>	<u># of Units</u>	<u>% of Units</u>
In need of minor rehabilitation	57	10%
<u>Substandard Condition</u>	<u># of Units</u>	<u>% of Units</u>
In need of moderate rehabilitation	57	10%
In need of substantial rehabilitation	17	3%
<u>Dilapidated (not suitable for rehab)</u>	7	1%
Total Substandard Single Family Units	81	14%

Source: City of Biggs 1992 Housing Condition Report

RESIDENTIAL ENERGY CONSERVATION

This chapter addresses residential energy conservation as one of the ways housing can be made to be more affordable. Section 65583(a)(7) of the State's Housing Element Law requires that housing elements contain an "analysis of opportunities for energy conservation with respect to residential development." The cost of energy is an important factor in considering the overall affordability of housing.

The City of Biggs has its own municipal electric utility district providing electrical services (as well as water and sewer services) to City residents and businesses. Municipal utility districts typically charge their customers less than private utilities do due to their reduced operating costs and purchasing agreements. The City of Biggs' electric rates are slightly lower, \$0.098 per kwh, when compared to the PG&E's \$0.114 per kwh. The City does not promote, nor have residents demanded, energy conservation strategies within the community.

Northern California is considered to be a summer-peaking energy utilizing area. The winter design temperature is 24°F, while the summer design temperature is 101°F, and the record high temperature is 118°F (U.S. Weather Bureau). This means that more energy is consumed in the summer than in the winter due to the higher summertime temperature extremes and relatively mild winter temperatures. Air conditioning use can begin as early as April and extend into November while the heating season usually lasts from late November to February. During the summer, mechanical air conditioning costs three to five times more per month to provide comfort in a building than heating costs for comparable comfort in the winter.

The following energy measures are either required by the State of California or suggested by the State for communities to include in their general plans, building codes and zoning ordinances.

Title 24, The State of California's Building Energy Efficiency Standards

The California Energy Commission (CEC) has developed energy standards for all new residential and nonresidential construction and additions. These standards are known as the Building Energy Efficiency Standards and are part of the State's Code of Regulations Titles 20 and 24. Commonly known as Title 24, these standards are required to become part of every community's adopted building codes. They are designed to reduce energy use in newly built buildings by 50 to 75 percent. The City utilizes these codes when applications are submitted for new additions or construction.

The Solar Rights Act of 1978

In addition to Titles 20 and 24, the State, has developed statutes which should be followed during the planning process. Beginning January 1, 1979, two solar laws went into effect in the State of California, which local agencies are responsible for, but not required to implement, the Solar Rights Act of 1978 (AB 3250, Levine) and the Solar Shade Control Act (AB 2321, Imbrecht).

These laws were enacted to guarantee a solar system owner's right to sunlight by prohibiting local planning and building ordinances from restricting the use of solar energy systems and by allowing local governments to adopt solar easement ordinances and to require the consideration of solar energy for heating and cooling opportunities (California Energy Commission, Solar Access: A Local Responsibility, 1979). These laws do not prevent local agencies from developing their own ordinances promoting the use of solar energy systems provided that they do not conflict with these state laws.

The purpose of the Solar Rights Act of 1978 (AB 3250, Levine) is to "promote and encourage the widespread use of solar energy systems and to protect and facilitate adequate access to the sunlight which is necessary to operate solar energy systems" (California Energy Commission, Solar Access: A Local Responsibility, 1979, 6). This law provides for a number of solar related statutes in the Civil Code, the Government Code, the Health and Safety Code and the Revenue and Taxation Code. In addition to providing guarantees for solar access it also provided for tax incentives for using solar systems. These tax incentives are no longer valid, but the other provisions of the act are still in effect.

Civil Code Sec. 714, 801, and 801.5 address the guarantees of solar access. Sec. 714 is designed to encourage the use of solar energy systems by nullifying restrictions which may be placed on the use of solar energy systems. Sec. 801 provides for the use of easements and states the right of receiving sunlight upon or over land as specified in Sec. 801.5. Sec. 801.5 defines this right as a "solar easement."

Planning and zoning laws were modified by Government Codes Sec. 65850.5, 66473.1 and 66475.3. Government Code Sec. 65850.5 prohibits the enactment, by cities and counties, of ordinances which would restrict the use of solar energy systems unless needed for the preservation and protection of the public health and safety. It also allows for ordinances which impose "reasonable restrictions" on solar energy systems provided that they do not significantly increase the cost or decrease the efficiency of a solar system.

Government Code Sec. 66473.1 of the Subdivision Map Act requires, for tentative map approval, that the design of a subdivision shall provide for future passive or natural heating or cooling opportunities. These opportunities should include structure orientation on an east-west axis, access to

natural shading features and prevailing breezes and other natural geomorphologic attributes of a site.

Government Code Sec. 66475.3, also a part of the Subdivision Map Act, allows cities and counties to enact ordinances which, as a condition of tentative map approval, provide for the dedication of solar easements which will allow each parcel or unit in a subdivision access to sunlight. The ordinances must contain specific standards for determining the exact dimensions and location of easements and any restrictions on vegetation, buildings and other structures which would obstruct the passage of sunlight through the easement.

The Solar Shade Control Act

The Solar Shade Control Act (AB 2321, Imbrecht) was instituted as Chapter 12, Sections 25980 through 29586, of Division 15 of the Public Resources Code, to protect the use of a solar energy system from the acts of adjacent property owners. It prohibits property owners of adjacent properties from planting vegetation, after the installation of a solar system, that would shade more than 10 percent of a solar collector between 10 A.M. and 2 P.M. This law also specifies the location of solar systems.

The production of commercial agricultural crops and replacement trees and vegetation are exempted from the provisions of this law. The law also allows for an exemption of the Solar Shade Act for the placement of a solar system on a property which may impact the solar system of an adjacent property provided that a finding be made that the solar system would provide more energy savings than the one being impacted.

This law also allows for a majority vote of the governing body of any city or county, to enact an ordinance exempting their jurisdiction from the provisions of the Solar Shade Control Act.

The Energy Element

General plans can include an optional element known as an energy element. This element is designed to address a community's energy problems and needs. While this specific element is an optional element, energy conservation can be discussed in the mandatory Conservation Element of a community's general plan and must be discussed in the Housing Element. An Energy Elements should be an integral part of a City's General Plan document if the city has its own utility district, like the City of Biggs.

An Energy Element provides a community with guidance in all aspects of energy consumption, from residential and transportation consumption, to energy related land use patterns, to the production of energy from a communities available renewable and nonrenewable sources, to the energy management of public facilities. This element can also provide emergency energy planning in case of sudden and unanticipated cut-off in energy supplies. Over 50 communities in the State have adopted energy elements as a part of their general plans.

Utility Programs

The local utility provider, the Pacific Gas & Electric Co., often provides energy conservation incentive programs for residential electrical customers but not gas customers such as the City of Biggs.

Energy Efficient Mortgage Programs

In 1979, President Carter signed an executive order requiring all federal financial assistance programs to develop incentives for saving energy. Lower energy bills will allow a home buyer to afford higher mortgage payments, while installed energy conservation measures increase the sale or resale value of a home. A National Association of Home Builders survey of buyers revealed that energy conservation ranked second to the desire of buyers for larger homes (Sacramento Bee, April 4, 1992). However, despite the executive order little has happened with energy efficient mortgages over the years.

Fannie Mae, Freddie Mac, FHA and VA lending institutions created energy efficient lending programs. The Fannie Mae program allows higher debt to income ratios for buyers of energy efficient homes. It also allows a new homeowner to include the cost of retrofitting energy conservation measures in the mortgage to finance them. Up to fifteen percent of the property's value can be added to the loan if the appraisal supports the measures. Freddie Mac has the same program as Fannie Mae except it will allow only ten percent of the property value be available for energy conservation measures.

The FHA uses fixed amounts rather than percentages for energy conservation retrofit measures. Up to \$3,500 can be added to a FHA mortgage with a contractor's bid and appraiser's approval. The FHA allows a new-home buyer a higher loan to value ratio if the new home meets their standards. The VA program is similar to the FHA program except no allowance is available for increased income to value ratios.

Farmers Home Administration

The Farmers Home Administration (FmHA) provides: loans and grants to low- to moderate-income families to purchase new or existing homes; credit to farmers; credit to rural communities for water and/or sewer systems, and other community facilities; and credit for business and industrial development.

FmHA's Section 504 Rural Housing Loan and Grant Program provides loans for home repairs and grants for senior citizens. The maximum loan amount is \$15,000, with an interest rate of 1 percent, with up to 20 years to repay. Section 504 program applicants must be home owners. Section 504 moneys may be used for energy conservation measures such as insulation and combination screen-storm windows and doors. In addition to energy conservation measures, these loans can be used to replace heating systems with a more efficient system if the existing unit needs to be replaced or with alternative heating technologies such as wood stoves or space heaters.

CONSTRAINTS TO AFFORDABLE HOUSING

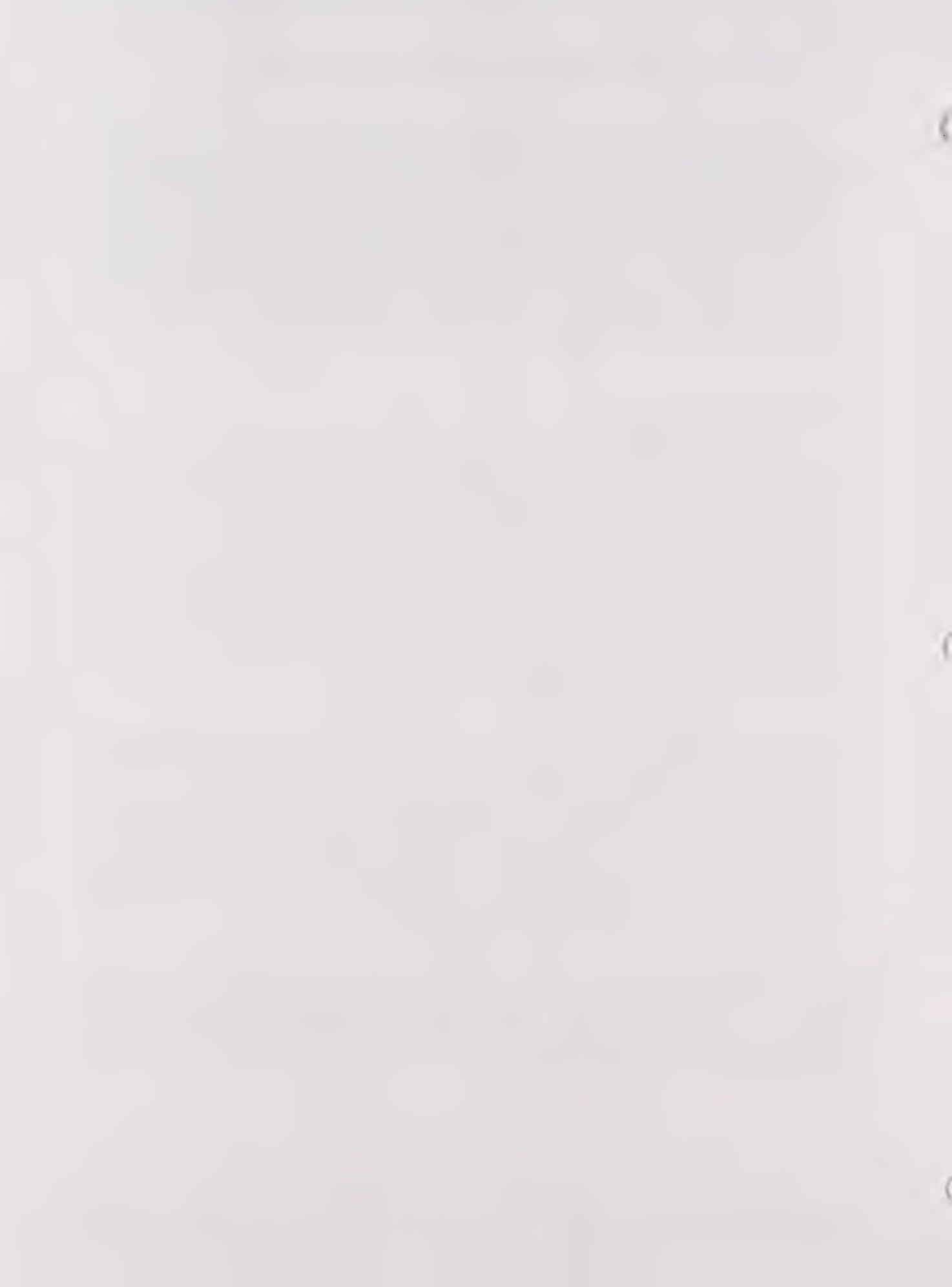
State law requires the City to analyze "the potential and actual" governmental and nongovernmental constraints "upon the maintenance, improvement or development of housing for all income levels" (G.C. Sec. 65583(a)(4 & 5)). There are typically two types of constraints to the development of affordable housing and housing in general, governmental (land use policies, standards, codes and fees) and nongovernmental (physical, social and market) constraints. Through the interaction of these factors housing is either constructed or not constructed, affordable to all economic sectors or unaffordable to most.

Governmental Constraints

There are a number of ways in which governmental action, or inaction, can inhibit the production of housing and/or increase its cost. Many types of governmental constraints, such as the control of the supply of money and mortgage rates or state and federal environmental laws, are out of the hands of local governments. Local governments control many processes which can effect the cost of housing directly (street improvements, development fees, etc.) or indirectly (application processing time, land use controls, etc.). Section 65583(a)(4), as mentioned above, requires the analysis of governmental constraints which include land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and the local planning and permit process.

The City of Biggs, while it is an incorporated city, it is not large enough to provide many services that larger cities do. Besides providing police, public works, water and sewer services, the City is a municipal utility providing electrical service to residents. There are no local planning or building departments and the City contracts with Butte County for these services as needed. Most planning activities are accomplished by volunteer committees with both the City Planning Commission and/or the City Council taking responsibility for directing the future of the City.

One of the biggest constraints to the development of affordable housing may be the lack of government services, especially a planning and building department. The lack of these services requires developers, or builders, to go through the City Planning Commission for project consideration and the County for technical compliance.



Project Development Process

The first step in the City's developmental process is the filing of an development application with City Clerk's. After the application is completed and accepted, it is placed on the agenda at the next Planning Commission meeting. Meetings are held once a month.

The Planning Commission has been granted the authority by the City of Biggs to act as the Advisory Agency for the City. In this capacity the Planning Commission can approve, conditionally approve, disapprove or conditionally disapprove tentative maps of subdivision. All projects developed in the City are reviewed by the Planning Commission for compliance with the General Plan and zoning ordinances. After an action by the Commission, the City Council hears the proposal and either rejects or approves the project. Appeals of projects rejected by the Planning Commission can be heard by the Council.

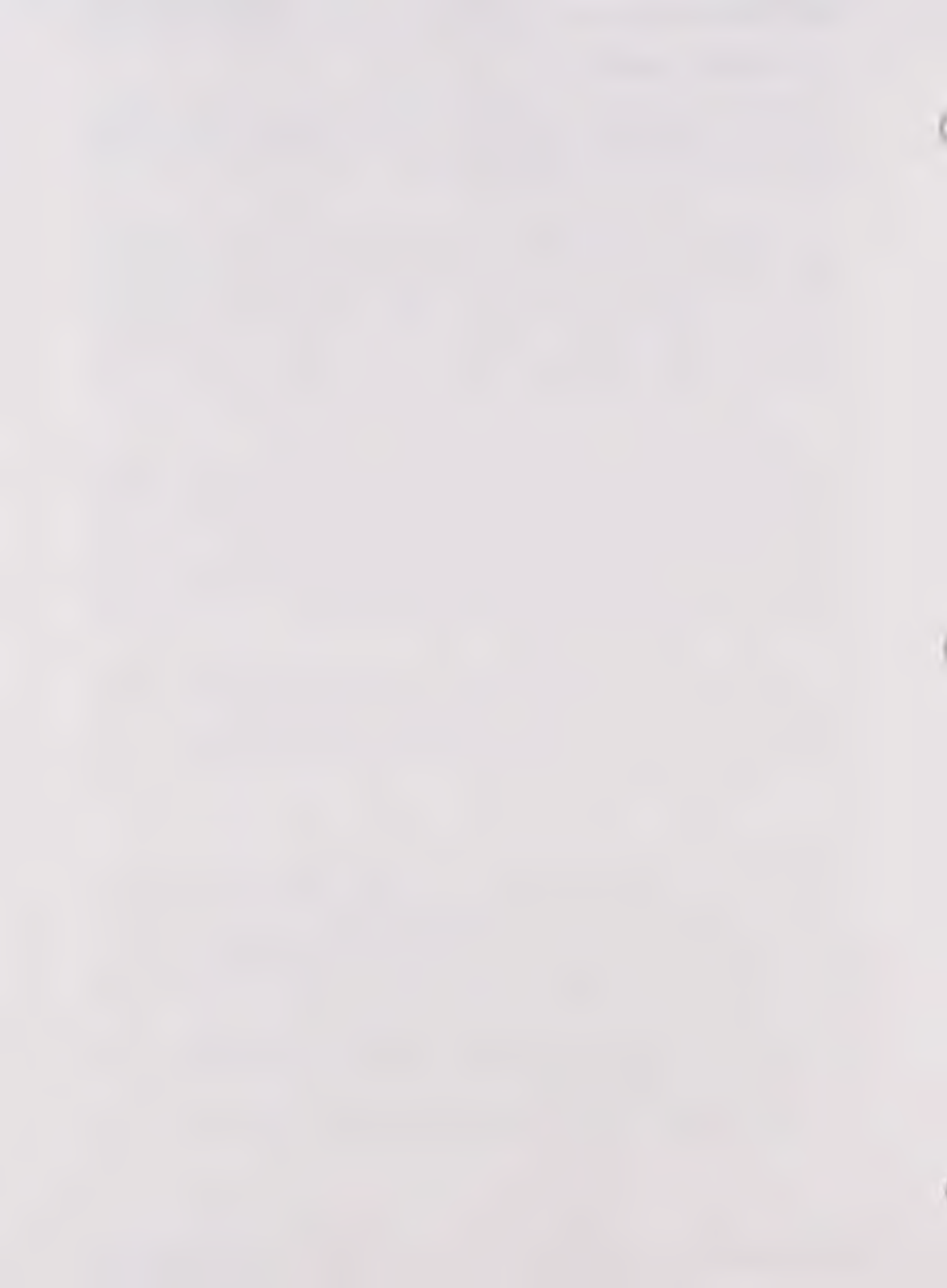
The length of time required for project approval can take anywhere from four to six weeks for a simple project to months for larger projects. After a project is approved by the City Council it is routed to the County Public Works Department (which is designated as the City's Building Inspector) and the City's Engineer for the final stages of project development. The City Engineer has to find that all conditions of project approval have been met prior to issuing a final map. The approval of the final map then goes back to the City Council for final approval.

Despite its small size and inability to fund its own planning department, and the lack of large scale developmental pressures, the City's project development process works reasonably well. The City does not have a written description of the project process available for interested parties outside of text of the City's ordinances.

Land Use Controls

Land use controls are developed to promote the health, safety and welfare of the public. The City exercises land use control over the community through the adoption of its General Plan and Zoning Ordinance. The control of the availability of land for specific uses can affect the cost of housing/land if the amount of land available for residential uses is artificially limited. The goals of the City's Land Use Element are to:

1. Provide adequate space for anticipated residential, commercial, industrial and agricultural growth as well as providing areas for public facilities and open space.
2. Encourage an orderly, functional and compatible land use pattern resulting in the reduction of land use conflicts.



3. Discourage unnecessary urban sprawl thereby protecting surrounding prime agricultural lands and maintaining or enhancing the natural environmental setting.
4. Encourage development of vacant land and redevelopment of blighted areas within the City in order to provide more efficient service at lower costs.
5. Protect the character and value of existing land use.

The City's General Plan is currently out of date. It was written to guide the City from 1977 to 1990 and is currently in the process of being rewritten with an intended completion date sometime during the fall of 1993, or early 1994.

Zoning

The City of Biggs has adopted a Zoning Plan, or Zoning Enabling Ordinance, to "promote, protect, and secure the public health, safety, and general welfare, to provide the social and economic stability of residential, commercial and industrial areas resulting in an orderly and beneficial development of the City and the areas therein." Table VII-1 is a listing of the zoning districts used by the City in its Zoning Ordinance.

Table VII-1. Zoning Designations City of Biggs			
Zoning District	Use	Minimum Lot Size	Units/acre
A - 1	All, except use permit uses	7,200	6
R - 1	Single-family dwellings	7,200	6
R - 2	Two-family dwellings	7,200	6
R - 3	Multi-family dwellings	7,200	

The following zoning districts were adopted by ordinance:

- A-1: This district applies to the entire city. It allows for all uses except for those which require a use permit and serves as a base zone.
- R-1: This district is for single-family dwellings only, excluding tents and trailers, and the following uses are permitted subject to securing a use permit in each case: (a) country clubs and golf courses; (b) Public and quasi-public uses; (c) Professional offices.
- R-2: This district is for two-family dwellings, excluding tents and trailers, and all uses permitted in "R-1" Districts, subject to securing a use permit for any use for which a use permit is required in an "R-1" District.

R-3 This district is for multi-dwelling units and all uses permitted in "R-1" and "R-2" Districts, subject to securing a use permit for any use for which a use permit is required in an "R-1" and "R-2" District, and the following uses are permitted subject to securing a use permit in each case: (a) Hotels, residential clubs and lodges; (b) Hospitals, rest homes, sanitariums and clinics; (c) Motels; (d) Trailers dwellings.

R,T-1, This district is an "overlay" zone allowing for the placement of mobile and/or manufactured homes for single-family residential uses.

The entire city was zoned A-1 in 1959, which has since fallen out of use as a viable zoning district but never removed from the zoning ordinance. Residential and commercial zones were then overlaid on the A-1. As there is no zoning map of the City, there is no way of knowing how much of the City is still zoned A-1 without any overlay zones.

The City's R-2 zoning district is limited to land currently used for existing duplexes. There are no vacant lands zoned for this type of land use. While the Zoning Ordinance includes an R-3 multi-family zoning district, there are no lands currently zoned for this use and no densities or restrictions defined for it. At the present time there are no multi-family dwelling units in the City of Biggs.

The lack of adequately zoned land available for residential development is an impediment to the development of housing for all income levels. These land use needs will be reviewed and changed during the of the City's General Plan update process, at which time the City will have to develop an accurate zoning map and identify additional lands for a variety of uses.

Land Availability

According to estimates made by the City's Planning Commission, there is approximately 10 acres of vacant land available for residential development within City limits. This land zoned for R-1 residential development could support a maximum of 60 dwelling units if the land was built out to the maximum density allowed by the zoning ordinance.

Based upon the land available and the number of units built since 1980 (only 84 building permits were issued from 1980 to 1991) there is not enough land to meet the basic construction needs of 88 housing units, as determined in the 1991 to 1997 Regional Housing Needs Plan (BCAG, 1991). The City needs to assess future growth in its General Plan update.



The City does not have an accurate zoning map or inventory of available land. The amount of land available for residential development in the City limits is expected to change (increase) when the City's General Plan is updated. At this time a detailed zoning map will have to be produced as required by State statute.

Site Improvements

The City's zoning ordinance outlines site improvement requirements for all new construction within City limits. Subdivisions and new construction (including single lot development) are required to install: curbs, sidewalks and gutters. Subdivisions are required to install fire hydrants; street lighting; street signs at intersections; and underground all utilities (water, sewer, gas and electricity). In addition, if storm water ditches are present on the lot, the development is required to maintain the storm water drainage by installing storm water piping. Other restrictions such as set-backs do exist, however there are no requirements for off-street parking, garages, and maximum or minimum lot coverage,

The cost of the site improvements required by the City are incorporated into the sales price of the lot or house. These costs effect the price/profit of single lot/unit developments far more than large subdivisions. The required site improvements can add \$10-15,000 or more to the price of a single lot/unit. Single lot/unit developers may be inhibited from developing when the cost of these improvements increase the price of their lot/unit above the market rates of local housing or lower their profit margin. Large subdivisions cost/unit are generally lower due to the ability of the developer to reduce the cost per unit during the construction phase and their ability to spread the cost of these improvements over a larger number of units thereby keeping the per unit cost lower.

Building Codes and Enforcement

Building codes and standards are essential to ensure safe housing. The City of Biggs utilizes the County's Building Department as its Building Inspection Department. The County has adopted the State Housing Law and Model Codes consisting of the Uniform Building Code, Uniform Fire Code, Uniform Mechanical Code, Uniform Plumbing Code and the National Electric Code.

There is no ongoing systematic enforcement of building codes in the City of Biggs. Existing units are inspected only when complaints are received by the City Council, Planning Commission, or when an owner seeks a permit for additional construction.

Fees and Exactions

Since the enactment of Proposition 13 communities have had to develop ways to pay for services related to the planning, production and development of housing. One of the ways in which these city services are paid for is through fees and exactions on all new developments and modifications of existing development. After reviewing the fees schedules in surrounding communities, the City of Biggs adopted a comprehensive land development and utility connection fee schedule in February 1992 (Appendix A). The adopted fee schedules are consistent with the surrounding communities from which they were derived.

Land development fees are charged for permits and applications related to general plan and/or zoning changes, annexations, parcel and subdivision maps, environmental review, use permits, checking and recording fees. Utility connection fees are charged to hook up to sewer, water and electrical services. The basic fees for utility connections cost a minimum of \$1,200 to \$1,400 per single-family unit. These fees are similar to private utility provided charges. Building permit fees are based on the Uniform Building Code's fee schedule as adopted by the Butte County.

When fees are inordinately high or above those charged by other communities, they can lead to higher cost housing or discourage housing development, however when they are low or nonexistent cities and counties risk the ability to provide these services. Due to the lack of staff and the utilization of Butte County Public Works and Planning Departments, the City of Biggs has adopted the County's building permit fee schedules. All of the fees charged by the City are in line with the majority of those found in other communities in Butte County.

School Fees

School Districts are allowed to collect fees up to \$1.65 per square foot on all new housing units (\$1,944 for a 1,200 foot house) to pay for additional school room capacity. The Biggs Unified School District has adopted this fee on all new developments and construction. They are currently considering raising the fee to \$2.65 to better cover the cost of providing new schools.

State Fees

The State Department of Fish and Game assess a fee on development by requiring a \$1,250 for negative declarations and \$850 if an environmental impact report has been filed.

Infrastructure and Utilities

Sewer System

The City's sewer treatment facility has a holding capacity of 350,000 gallons per day. According to the Public Works department, the current usage is approximately 160,000 gallons per day, less than half of the maximum capacity. The City's system does have some problems meeting the Water Quality Control Board's discharge requirements and is currently pursuing funding to remedy the problem.

Storm Drainage System

The inability to remove storm water from the northwestern portion of the City prohibits development in this area. The City has hired an engineer to assess the needs to develop an adequate storm water runoff system.

Gas and Electricity

The City of Biggs is a municipal utility district, providing electricity to residents and businesses in the City. Natural gas services is provided and maintained by the Pacific Gas and Electric Company. At the present time, and for the next 10 years, PG&E has placed no limitations on the construction of new homes in northern California due to the unavailability of gas supplies. The City has adequate capacity to meet the needs of its current and projected population for the next 5 to 10 years.

Water

Water is also provided by the City of Biggs. The City's system utilizes two wells and a 46,000 gallon elevated storage tank. The system capacity is approximately 512,000 gallons per day and has adequate groundwater supplies to meet existing and future needs. The City is in the process of upgrading substandard portions of the system.

The California Environmental Quality Act

The California Environmental Quality Act (CEQA), Public Resources Code 21000 et seq., requires that any significant impact to the community must be mitigated to a less than significant extent. If the provision of additional housing to the community produces an impact on the environment or on the ability of the community to provide essential public services (schools, public safety, water, sewer, etc.) then these impacts must be mitigated.

Article 34

Article 34 of the California State Constitution requires state public bodies to obtain voter approval before they "develop, construct or acquire low-income rental units." This legislation can provide a constraint to the development of affordable low-income housing unless the community

submits a referendum to the voters allowing the development of affordable units. The other approach would be to structure the financing of affordable units so as to not to require Article 34 referendum.

Because of the small size of the staff and the limited availability of City resources, developing a locally sponsored low-income housing project is beyond the city's capabilities. Additionally, federal funds which can be used to support local housing projects have diminished substantially in recent years.

Nongovernmental Constraints

Actions of the nongovernmental sector has as much, or more, to do with the cost of housing as the governmental does. The housing market forces, or the activity of buyers, sellers and speculators and their agents, control the price of housing. State Housing Code Section 65583(a)(5), as mentioned above, requires the analysis of nongovernmental constraints which include: the availability of financing, the price of land and the cost of construction.

Home Financing

One of the biggest stumbling blocks in buying a home is not the ability to finance the purchase, but the front-end miscellaneous costs. The combination of coming up with a down payment, loan service and origination fees, points on the loan, title and escrow fees and other costs often put the purchase of a home out of the reach of a qualified potential homeowner.

In the wake of the savings and loan crisis and the current recession, credit has been less available and more difficult to qualify for than in the 1980s. This current phenomenon is particular in that interest rates are at their lowest levels in 15 years. The Federal Home Loan Mortgage Company reports that mortgage rates in January 1992, reached a low of 8.23 percent and rose to 9.04 percent by March and then dropped back down to 8.84 percent by May (Sacramento Bee, May 7, 1992). The lowering of interest rates was designed to stimulate the housing market and "jump-start" the economy. The availability of financing is not considered a constraint unique to the City of Biggs.

Assuming the unit sold for \$100,000, debt service on this amount would require rent payments of approximately \$850 per month (excluding other housing costs). If a homebuyer were to put down 10 percent, a mortgage of \$90,000 would be required. Debt service on this amount (assuming a 30 year mortgage at 10 percent interest) would average about \$790 per month. Adding property taxes, house insurance and mortgage insurance to the debt

service the monthly cost would be close to \$1,000. Comparing these figures to Bigg's current income profile, the average household in the community would not even be able to afford this small new unit.

Table VII-2, lists loan amounts and monthly mortgage payments for a number of interest rates which may be used. These monthly payments are only for interest and principle and do not include mortgage insurance, insurance and tax payments which add a couple of hundred of dollars to the monthly principal and interest payments.

Table VII-2
Home Loans, Interest Rates & Monthly Payments

Loan Amount	8%	9%	10%	11%	12%
\$60,000\$440	\$483	\$527	\$571	\$617	
\$80,000\$587	\$644	\$702	\$762	\$803	
\$100,000	\$734	\$804	\$878	\$952	\$1,028
\$120,000	\$880	\$961	\$1,053	\$1,143	\$1,234
\$150,000	\$1,100	\$1,207	\$1,316	\$1,428	\$1,543
\$200,000	\$1,467	\$1,609	\$1,755	\$1,905	\$2,057

Source: Butte County Housing Element, 1991

Overpaying Housing Costs

HCD defines overpaying as "paying a higher percentage of income for housing than will leave sufficient monthly available for other essentials" (HCD, California Statewide Housing Plan Update, 1990). According to the Plan, overpaying is used when looking at lower-income households paying more than 25 percent of the gross incomes for housing costs. They concluded that "at lowest income levels, households cannot afford to spend even that much (25 percent) of their income for housing."

The median household income in the City of Biggs in 1989, was \$21,694. At approximately 80 percent of the median income, a low-income household would earn less than \$17,355 a year. Almost 40 percent, or 210 households, fell into the low-income bracket in 1989 (earning less than \$17,500). To keep from overpaying more than 25 percent of a households gross annual income, a household can not afford to spent more than \$365 per month.

There were 65 homeowners (19 percent of all owner-occupied housing units) with incomes less than \$20,000 a year paying more than 25 percent of their income for housing costs, 56 households paying more than 30 percent, and 53 households (16 percent) paying more than 35 percent. For those making less than \$10,000 a year, 35 owner-occupied households (10 percent)

paid more than 25 percent of their income for housing costs, 30 households paid more than 30 percent, and 27 households paid more than 35 percent.

There were 62 renters (50 percent of all renter-occupied housing units) with incomes less than \$20,000 a year paying more than 25 percent of their income for housing costs, 55 households paying more than 30 percent, and 46 households paying more than 35 percent. For those making less than \$10,000 a year, 42 renter-occupied households (34 percent) paid more than 25 percent of their income for housing costs, 40 households paid more than 30 percent, and 37 households (30 percent of all rental units) paid more than 35 percent.

The Census found that 38 percent of all households in the City of Biggs paid more than 25 percent of their annual income for housing costs, 29 percent paid more than 30 percent of their income, and 21 percent paid more than 35 percent their annual income.

Affordability

The cost of owning and/or renting a housing unit compared with the ability to pay for that unit is the indicator of the affordability of the housing stock in a community. A household paying more than 25 percent of its gross monthly or annual income toward housing is typically considered to be paying more than it can afford ("overpaying") for housing. The Federal Department of Housing and Urban Development (HUD) defines "overpaying" to be over 30 percent of gross income for housing.

The following are generalized rules of thumb for determining whether or not an individual, or family, can afford to buy a house.

1. A person can afford a house that costs up to 2.5 times annual gross income.
2. Monthly housing costs should not exceed 28 percent of a person's, or family's, gross monthly income. Housing costs include mortgage payments, property taxes and insurance.
3. Total long-term debt should not total more than 36 percent of a person's, or family's, gross monthly income. Long-term debt includes housing costs, loans, credit cards and other debts.

For example, a single person earning the median per capita income for Butte County of approximately \$15,000 per year can afford to pay up to \$375 (30% of gross income) per month for housing. In order to buy a house, this person would have to find a house in the \$40 - 50,000 range, put a 10 percent down on it to qualify and have no other substantial debt. A family earning the County's median family income of \$31,400 can afford to pay \$785 a month and buy a house in the \$80 - 90,000 range. The range of affordability incomes is presented in Table VII-3.

Affordability Indices

Housing affordability indices measure the percentage of households that would be able to purchase the median priced home given the current mortgage interest rate. It represents the net effect of the selling price, interest rate and income in determining the affordability of a community's housing stock.

As shown in Table VII-3, housing affordability is dependent upon not only the price of housing but the income of those purchasing or renting housing. An individual earning \$11,000 per year (roughly \$5.50 per hour) should not spend more than \$275 per month on rent or a mortgage.

Table VII-3
Income Limits and Housing Affordability
Butte County

Household Size	Income Level and 30% of Monthly Income							
	Very Low-		Lower-		Median-		Moderate-	
One	\$11,000	\$275	\$17,600	\$440	\$22,000	\$550	\$26,400	\$660
Two	\$12,550	\$314	\$20,100	\$503	\$25,100	\$628	\$30,150	\$754
Three	\$14,150	\$354	\$22,600	\$565	\$28,250	\$706	\$33,950	\$849
Four	\$15,700	\$393	\$25,100	\$628	\$31,400	\$785	\$37,700	\$943
Five	\$16,950	\$424	\$27,150	\$679	\$33,900	\$848	\$40,700	\$1,018
Six	\$18,200	\$455	\$29,150	\$729	\$36,400	\$910	\$43,750	\$1,094
Seven	\$19,450	\$486	\$31,150	\$779	\$38,950	\$974	\$46,750	\$1,169
Eight	\$20,700	\$518	\$33,150	\$829	\$41,450	\$1,036	\$49,750	\$1,244

Source: HUD Income Limits, April 1991

Community Affordability Index

Table VII-4, on the next page, contains the Community Affordability Index for the City of Biggs. The mean and median income levels for a variety of different types of individuals or households are analyzed to determine the amount of income which should be available for housing costs. In addition to the actual 1990 Census data, HUD's median family of four affordability estimate for April 1991, is included. This estimate is used for state and federal housing assistance and was not based on 1990 Census information.

In order to keep from overpaying on housing costs a low-income family or household should pay more than 25 percent of their gross income. As listed in Table VII-4, this range varies from \$136 per month for someone on public assistance to \$916 a month for someone, earning the HUD median family income estimate, willing to spend 35 percent of their gross income.

Table VII-4.
1989 Community Affordability Index
City of Biggs

Type of Income	Annual Income	Annual Gross Housing Costs % of Annual Income		
		25%	30%	35%
Public Ass. Households	\$6,543	\$1,636	\$1,963	\$2,290
Retired Households	\$7,110	\$1,778	\$2,133	\$2,489
Social Sec. Households	\$7,813	\$1,953	\$2,344	\$2,735
Per Capita	\$8,526	\$2,132	\$2,558	\$2,984
Family Poverty	\$12,647	\$3,162	\$3,794	\$4,426
Household Median	\$21,694	\$5,424	\$6,508	\$7,593
Family Median	\$24,722	\$6,181	\$7,417	\$8,653
HUD Single Median	\$22,000	\$5,500	\$6,600	\$7,700
HUD Fam. Median (1991)	\$31,400	\$7,850	\$9,420	\$10,990

Type of Income	Monthly Gross Housing Costs % of Annual Income		
	25%	30%	35%
Public Assistance Households	\$136	\$164	\$191
Retired Households	\$148	\$178	\$207
Social Security Households	\$163	\$195	\$228
Per Capita	\$178	\$213	\$249
Family Poverty	\$263	\$316	\$369
Household Median	\$452	\$542	\$633
Family Median	\$515	\$618	\$721
HUD Single Median (1991)	\$458	\$550	\$642
HUD Family Median (1991)	\$654	\$785	\$916

Source: 1990 Census, HUD

National Association of Realtors Affordability Index

The National Association of Realtors (NAR) produces a housing affordability index on a monthly basis. This index assesses the ability of a family earning the median income to purchase a median-priced resale home. The interest rate used to compute this is derived from a combination of fixed-rate and adjustable-rate mortgages on existing homes.

When National Association of Realtors' index is 100.0, the median family income equals the amount needed to purchase a median-priced home, using conventional financing and a 20 percent down payment. The affordability index for March 1992, was 120.8. This number indicates that a family earning \$36,834 (the national median income) had 120.8 percent of the income needed to qualify for a \$104,000 home (the national median existing home price).

The index is broken down from the national index to regional indices. For the western states, the March index was 90.0, indicating that a family earning the median income had 90 percent of the income necessary to purchase the regions median priced home with conventional financing and a 20 percent

down payment. While this index shows that housing in the western part of the United States is still unaffordable to most, the affordability has greatly improved from a year ago when the March 1991, index, for the West, was 79.0 (Sacramento Bee, May 9, 1992).

This index is not available for local markets but it is a valuable tool for determining relative affordability in an region and throughout the country. It is also useful for determining affordability trends.

The Cost of Housing

The cost of housing is a major part in determining the affordability of housing for a community. The cost of housing is related to, but often not equal to, the price of housing. The cost of housing is determined by the costs of land and site development, construction (labor and materials) costs, fees, financing, overhead and profit. The California Statewide Housing Plan, Phase II, (HCD, 1988) found that land and site development costs made up 26 percent of the price of a new home, governmental fees 5 percent, construction financing 6 percent, construction 48 percent, while overhead and profit made up 15 percent.

The price of housing is generally related to what the market will bear for an area or region. This can be readily seen in the sales price of existing homes where the price has little, or no, bearing on what it originally cost to construct the house. Houses which originally sold for \$10,000 in the 50's, are being sold for over \$200,000 in some places today.

The National Association of Home Builders (NAHB) has calculated the costs of various housing components (NAHB, Housing American - The Challenge Ahead, 1985). NAHB found that in 1985, the total cost of a housing unit averaged \$69,500. Land, or lot, costs represented 24 percent of the total costs; construction costs accounted for 44 percent; and financing consumed fifteen percent. Fees in the 1982 study accounted for only two percent of the total costs, while today fees account for approximately eight percent of a single-family housing unit.

Table VII-5.
Housing Costs

Component	1982 Cost	% of Total
Land	\$4,200	6%
Fees	\$700	1%
Lot Costs	\$11,800	17%
Total Lot Costs	\$16,700	24%
Construction	\$30,600	44%
Fees	\$700	1%
Total Construction Costs	\$31,300	45%
Financing	\$10,500	15%
Other Costs	\$11,000	15%
Total Unit Costs	\$69,500	100%

Source: National Association of Home Builders, "Housing American - The Challenge Ahead," 1985.

Price of Land

The price of land varies with the suitability, availability, zoning and location. A limited supply of land available to build on will typically raise the price of a lot. The cost of an improved lot in a typical subdivision is about 24 percent of the sales price (Table VII-4). The average cost of developable land in the State of California was almost \$190,000 per acre, compared to \$55,000 in the rest of the country (HCD, California Statewide Housing Plan Update, 1980). The price of land in agricultural lands around the City of Biggs ranges from \$5,000 to \$15,000 an acre and lots within the City are priced in the \$20,000 to \$30,000 range.

Fees

Since the enactment of Proposition 13 in 1978, new house construction has had to bear the cost of financing infrastructure and community services. Fees range from 5 to 10 percent of the price of new housing and continue to escalate due to the pressures of growth on schools, infrastructure and services. Fees are typically levied on a per unit basis so that inexpensive houses pay almost the same as expensive houses. This provides developers to build more expensive homes and drives up the cost of lower-end housing.

Cost of Construction

New residential developers and builders indicate that typical construction cost from \$50 - 60 per square foot. A 850 square foot apartment or condominium, a very small unit by today's standards, results in building costs ranging from \$42,500 to \$51,000. A small 1,500 square foot single family

home would cost \$75,000 to \$90,000. Assuming improved land cost of \$40 - 50,000 per lot, the finished apartment or condominium unit would cost around \$90,000 (\$82,500 to \$101,000), without accounting for sales profit.

Construction costs also vary regionally due to labor and materials costs. In areas without unionized labor the labor costs are much lower than in areas with unionized. This can also be an inhibitory factor in the development of assisted low-income housing as requirements for state and federal moneys often require the developer to pay "prevailing wages" which are linked to union wages and often two to three times higher than area non-unionized wages. The cost of materials also varies on a regional basis depending on the source of the materials.

Manufactured Houses

As the price of traditionally-built new homes increase, alternative construction methods and materials are being developed to provide more affordable housing. One type of nontraditional home is the manufactured, factory-built or prefabricated house. While manufactured housing and mobile homes have been thrown into the same category for years, manufactured homes are now closer in look and feel to conventional housing than to the typical forty foot mobile home.

Recent (May, 1992) prices for factory-built homes range from just over \$22,000 for a delivered 840 square foot, two bedroom house with appliances to over \$30,000 for a 1,200 square foot, three bedroom, two bath home. There are even luxury models available for over \$60,000. These prices do not include the price of the land nor the foundation.

Mobile homes are also available at a wide range of costs. The cost of these units varies with size and amenities and does not include the cost of transportation, land or foundation. Foundations are usually only required on residential lots and not in mobile-home parks.

Other Nongovernmental Constraints

Topography

The topography of the City of Biggs is virtually flat. There are no natural physical barriers to the land. The major problem with the flatness of the area is the ability to adequately remove storm water and may be a major inhibitor to the construction of homes in some areas of the City.

Social Constraints

The "Not-In-My-Back-Yard," or NIMBY, movement has slowed the development of affordable housing units and reduced the rate of growth in a

number of communities in California. A wide range of negative reactions surround the development of low-income housing. A recent report published by HCD called, The Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research, 1988, concluded that there are no significant negative effects from the development of subsidized affordable housing near market-rate housing units.

There is no apparent slow-growth movement or anti-low-income housing sediments in the City of Biggs which would constrain the development of a wide variety of additional housing units needed by the City for its present and future populations.

APPENDIX A

APPENDIX B

1986-1992 HOUSING PROGRAM ASSESSMENT

This chapter assesses the current housing element's goals, objectives, policies and implementation programs and makes recommendations for the updated housing element. Government Code Section 65588(a) requires that each local government shall review its housing element to evaluate its effectiveness, appropriateness and progress towards meeting its stated goals.

The following is a list of the previous housing element's stated goals and objectives:

1. Provide housing which is safe, sanitary and desirable for each economic, age and ethnic segment of the community. Housing should be of sufficient quality and quantity to afford all persons an opportunity of selecting among varying types, designs, quality and value.
2. Conserve the existing housing stock by rehabilitation and code enforcement and where necessary to provide recommendations for the removal of dilapidated structures.
3. Promote the development of vacant urban lands while discouraging non-contiguous development patterns which unnecessarily increase the cost of community services.
4. Encourage energy efficient housing utilizing efficient designs and materials as well as encouraging proper orientation of new home to maximize possible solar radiation.
5. Promote and maintain, economically, physically and socially viable residential neighborhoods. Integration of the Housing Element within the framework of the overall General Plan should discourage incompatible commercial or industrial uses.
6. Provide adequate housing information to guide municipal decisions and to determine their effect on housing quality and inventory and to encourage private industry to meet the housing needs.
7. Coordinate all agencies presently acting separately with the problems of housing and to utilize state and federal programs which benefit the housing goals of the community.

There were no stated policies nor programs in the City of Biggs' previous Housing Element, therefore an assessment of their effectiveness can not be conducted. The statements listed as goals and objectives are more like policy

statements than goals or objectives. Objectives typically have a time line and quantity involved, these have neither.

By not having a professional planning staff, the City is in a unique situation. Planning is done by volunteer committee and the City's professional staff manages the City's funds and municipal district. In order to have an effect housing element the City needs to become pro-active rather than reactive to the need for housing.

In 1987, the Community Housing Improvement Program (CHIP) assisted the City in developing a self-help low-income housing project. Known as the Biggs Pichotta Subdivision, CHIP pulled together a variety of different funding sources (HCD Farmworker Housing Grant, FmHA Site funds and HCD Rural Land Purchase program) to assisted in the production of 35 self-help housing units. The housing was targeted towards low-income families and farmworkers.

In addition to the 35 Self-Help houses there 20 housing units (10 duplexes) owned and managed by the Butte County Housing Authority for low-income families. The 55 low-income units comprise 10 percent of the total housing units in the City.

The following chapter outlines a new housing program for the City of Biggs based upon their previously stated goals and objectives as well as statutory requirements.

APPENDIX C

APPENDIX C

REFERENCES

Persons/Organizations/Agencies Contacted

City of Biggs

Planning Commission

Public Works

Community Housing Improvement Program (CHIP)

Biggs Unified School District

Butte County Planning Department

Butte County Housing Authority

Butte County Public Works (Building Department)

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County of Butte, 1990 Housing Element. _____

National Association of Home Builders, Housing American - The Challenge Ahead, 1985.

Sacramento Bee, "Energy Efficient Mortgages", April 4, 1992.

Tri-County Economic Development Corporation, Statistical Abstract, 1990-91, 1991.

United States Department of Commerce, 1990 Census Report, 1992.

HOUSING LOAN AND GRANT PROGRAMS

State of California

Construction

Homeownership

Loans

- California Homeownership Assistance Program (CHAP)
- California Housing Rehabilitation Program for Owner Occupied Housing (CHRP-O)
- California Natural Disaster Assistance Program - Owner Component (CALDAP-O)
- Mobilehome Park Resident Ownership Program (MPROP)

Grants

- California Self-Help Housing Program (CSHHP)

Rental Units

Loans

- California Housing Rehabilitation Program - Rental Component (CHRP-R)
- California Natural Disaster Assistance Program - Rental Component (CALDAP-R)
- Rental Housing Construction Program (RHCP)
- Family Housing Demonstration Program (FHDP)

Grants

- Permanent Housing for the Handicapped Homeless Program (PHH)
- State Rental Rehabilitation Program (SRRP)

Homeownership and Rental Unit

Loans

- Predevelopment Loan Program (Urban and Rural) (PLP)
- PLP Natural Disaster Component
- State Earthquake Rehabilitation Assistance Program (SERA)

Grants

- California Energy Conservation Rehabilitation Program (CECRP)

Special Client Groups

Grants

- California Indian Assistance Program (CIAP)
- Emergency Shelter Program (ESP)
- ESP Natural Disaster Component
- Farmworker Housing Grant Program (FWHG)
- FWHG Natural Disaster Component
- Federal Emergency Shelter Grant Program (FESG)
- Housing Assistance Program (HAP)

Office of Migrant Services (OMS)
OMS Natural Disaster Component
Rental Security Deposit Guarantee Demonstration Program (RDG)
RSDG - Natural Disaster Component
Rural Community Facilities Technical Assistance Program (RTAP)
Rural Development Assistance Program (RDAP)
Senior Citizens Shared Housing Program (SCSHP)
State Community Development Block Grant Program (CDBG)
CDBG General and Native American Allocation
CDBG State Economic Development Allocation
CDBG Community and Economic Development Planning/Technical
Assistance Allocation.

APPENDIX D

APPENDIX D

GLOSSARY OF TERMS

Accessible Housing: Units that are accessible and adaptable to the needs of the physically disabled.

Affordable Housing: The generally accepted measure of affordable housing means spending no more than 25-33% of one's gross income on housing costs. For example, a beginning school teacher earning \$20,000 per year can afford to pay up to \$550 per month (at 33%) for housing. A beginning fire fighter earning \$30,000 per year can afford up to \$832 per month (at 33%).

Affordable Units: All dwelling units made available at or below market-rate prices and/or rents. Affordable units include units affordable to households with very low-income, low-income, and moderate-income.

Attached Units: These are structures which have one or more walls extending from ground to roof separating it from adjoining structures. Examples: rowhouses, townhouses, attached second units, houses attached to non-residential structures, etc.

Employed Resident: A worker who lives in a given location but could work anywhere.

Employee: Someone who works at a given location. Workers with routes (travelling salesperson, etc.) are considered employees at the place where they are dispatched from.

Family: A group of people related by blood and marriage. Not to be confused with "household".

Household: One or more persons who share a dwelling unit. Not to be confused with "family".

Housing Need: A local share of the regional housing units assumed by H.C.D. to be "needed". Housing need is distinguished from housing demand, which is sensitive to the marketplace. Housing projections represent probable (rather than desired) levels of housing activity in each jurisdiction of the area.

Housing Units: The official nomenclature of the U.S. Census. A housing unit must be a separate entrance from other housing units but need not have separate kitchen facilities.

Infrastructure: The grid of public capital improvements (roads, water and sewer) that is necessary to make urban development (including housing) occur. Essential infrastructure is that infrastructure which must be in place for the house to be habitable.

Low-Income: Households/families earning 50-80% of the median household/family income.

Market-Rate Units: Market-rate units are those dwelling units available at prices or rents at or above market-rate, which are those prices or rents determined by the marketplace. When market prices or rents are bid up, many households are unable to compete for housing in the market place.

Median Household Income: The middle point at which half of the City's households earn more and half earn less.

Median Age: This measure divides the age distribution into two equal parts: one-half of the cases falling below the median value and one-half above the value.

Moderate-Income: Households/families earning 80-120% of the median household/family income.

Other Low-Income: Households/families earning 50-80% of the median household/family income.

Persons per Household (PPH): The statistical average number of persons in a household.

Second Unit: A separate dwelling unit that is either attached to another dwelling unit or completely detached from another dwelling unit.

Very Low-Income: Households/families earning less than 50% of the median household/family income.

Unit: A basic way of counting homes. The number of units is the number of homes.

CITY OF BIGGS
HOUSING ELEMENT TASK FORCE
RESPONSES TO HCD COMMENTS

The following are the Housing Element Task Force's responses to comments from the California Department of Housing and Community Development (HCD) review of the City of Biggs' updated Housing Element.

A. Review and Revision

Comment: "...the City may need to need to implement changes in its record keeping system to quantify new housing production, by income level, as compared to the City's regional share need to respond to ... G.C. Sec. 65400... requiring each city and county planning agency to provide an annual report to its legislative body on the status of the local general plan and progress in its implementation.

Pursuant to G.C. Sec. 65584 Chapter 889, Statutes of 1991, we will be happy to submit a copy of this report to HCD when it is received by the City, provided that the information can be reasonably obtained.

B. Housing Needs, Resources, and Constraints

Comment 1a:

Total existing vacant sites are inadequate to accommodate the City's total share of the regional housing need. As acknowledged ...

True.

Comment 1b:

The element does not indicate that existing developed densities in Biggs are sufficient to facilitate the development of low- to moderate-income housing. We question whether single-family development will facilitate the development of housing affordable to low- and very low-income households. This is a particular concern because the element indicates that the R-2 and R-3 zones currently have no vacant land.

Response: The element does acknowledge that existing zoning is inadequate for the development of housing at all affordabilities and includes the following policy statement:

Policy 1.3 Identify lands within the City limits which could be made available for residential development through zoning changes. Identify and assess land for additional residential development within the City's sphere of

influence, which could be annexed and zoned at a wide range of densities for a variety of residential uses.

As noted in your introductory letter the City's self-help housing units developed at single-family densities can and do provide housing opportunities for low-income households. If this is possible with low-income households then it should also hold for moderate-income households.

In addition to standard stick-built single-family households, mobile homes and manufactured housing units are allowed by right within the City's limits. These units are more than adequate in providing affordable housing to households of any housing income level. These units are not typically developed in terms of a housing development projects, especially in a very small rural community like Biggs, but are the results of individual decisions.

...the element should include evidence (such as describing recent approved projects containing units affordable to low- and very low-income households) that projects developed in Biggs are developed at densities sufficient to facilitate units affordable to low- and moderate-income households.

See comment above.

The element should also describe expectations for developed densities compared to current zoned densities given past experiences with development applications.

The City has not experience development applications for any major development at densities other than those which currently exist.

If vacant land within the City's sphere of influence is needed to accommodate the regional share need, the element should include a plan to annex it, with a timeline for annexation and ...

As stated in the element, the City is currently undergoing a complete revision to its General Plan, which includes annexing lands within its sphere-of-influence and identifying additional lands to be considered within its sphere-of-influence. This process should be completed by the end of 1993 and will include the needs identified in the Housing Element.

Comment #1c. *The element states that single family, detached development is permitted in all residential zones. We strongly encourage the City to revise the permitted uses in the R-2 and R-3 zones to exclude new single family development to avoid the underutilization of higher density land that is anticipated to be available through rezoning or annexation. By encouraging higher density development in appropriate areas, and by not allowing these lots to be built out at lesser densities, land costs may be significantly reduced, resulting in greater housing affordability. Higher densities may also make more efficient use of infrastructure such as roads and water and sewer lines.*

This comment will be considered during the General Plan revision process, the annexation process, and subsequent rewriting of the City's zoning ordinance.

Comment 2a: The analysis of governmental constraints should determine whether a policy or procedure poses an actual constraint in the community.

To some individuals, any policy or procedure imposes an unacceptable constraint on the development of their property. The only other way to determine if a policy or procedure poses an actual constraint is to determine whether or not a policy or procedure prohibits the development of housing within the community. Policies and procedures are developed to preserve the culture and character of the community. If and when the City receives complaints on its policies and procedures then steps will be taken to alleviate the problem either at the Planning Commission level or at the City Council, should such an action be deemed warranted.

Comment 2b: *The analysis of potential governmental constraints should describe and evaluate any City requirements relating to parking requirements, building setbacks, design standards, and open space for their potential impact upon the development of housing. While the element describes in general terms how land use controls can act as constraints, it does not describe the City's specific requirements for these categories.*

The City does not impose any extra-ordinary land use controls than any other city in California. The City requires that when new construction occurs that curbs, gutters, sidewalks, and storm water drainages (if applicable) be installed and utilities be placed underground. Building setbacks are required (15 foot front, 5 foot sides and alley setbacks). There are no other requirements such as garage requirements, mobile home standards or off-site improvements.

C. Quantifiable Objectives

Comment: *While ... the City should establish a conservation objective.*

The only "assisted" housing in the City of Biggs is the 20 unit Butte County Housing Authority housing complex. Policy 1.3 was added to express the City's desire that the Housing Authority keep and maintain these units in the City.

Program 1.3 Ensure the continued use of Butte County Housing Agency's 20 unit housing complex for low- and very low- income households though whatever action is necessary by the City of Biggs.

Section 8 Certificates are not allocated by city in Butte County. The County has a limited number of Section 8 Certificates which it disburses to those who need it. The number of certificate holders within the City varies from month to month and cannot be controlled by the City.

In addition, the City does not have a code enforcement officer (building inspector) so information about FmHA 504 rehab funding cannot be disbursed in this manner. The City does not have the resources for enforcement or to periodically inform owners of substandard housing of grant possibilities at this time.

As there are no condominiums or mobilehome parks, any ordinance intended to ensure the conservation of these units is not warranted.

The document will be amended to include the 20 Butte County Housing Authority housing units as the number of units to be conserved.

D. Housing Programs

Comment 1. *The City's land inventory does not identify sites to accommodate the need for all income levels; therefore, the element should include a program to provide sites where owner-occupied and rental multifamily residential use are allowed by right.*

... Implement a program to rezone vacant land to the needed higher densities commensurate with the City's regional share of new construction need for lower-income households. Program 1.3 could be revised to describe the amount of land to be rezoned, the new density range, and an implementation timeline to facilitate potential development early enough in the planning period to accommodate potential development by July 1997.

As described in the comments above, the City is undergoing a General Plan revision, annexation and zoning modifications in addition to updating

the housing element. These revisions are expected to be completed by the end of 1993 and are expected to accommodate growth in the City of Biggs for the next ten to fifteen years. It would be inadequate to recommend that only enough land be zone to accommodate higher densities based on this planning periods regional housing allocation share when more will be obviously needed.

HCD's comments have been passed on to the consultant preparing the General Plan revision as well as the General Plan Task Force and the Housing Element Task Force.

Program 1.4 (formerly Program 1.3) will be modified (below) to identify 10 - 15 acres of land to be zoned R-3, at densities ranging from 12 - 16 units per acre. This would ensure zoning for 120 - 240 high density housing units.

Program 1.4 _ Increase the amount of land available for residential development within the City of Biggs.

- a. Identify lands within the City limits which could be made available for residential development through zoning changes.
- b. Identify and assess land for additional residential development within the City's sphere of influence, which could be annexed and zoned at a wide range of densities for a variety of residential uses.
- c. Modify the City's zoning ordinance to define R-3 densities and provide a high-density acreage build-out over the expected lifespan of the new General Plan of at least 120 high density units.

As far as ensuring that potential development happens within this planning period, the City of Biggs is not under any development pressure at this time, nor is it likely to in the near future.

Comment 1b. *Program 1.8 could be revised to include specifics about how second units will be promoted and an estimate of the expected number of second units to be developed by the end of the planning period.*

The use of second units is not common within the City of Biggs. The Planning Commission reports that it has not had to deal with a second unit projects as long as anyone on it can remember. It is unlikely that many, if any, will be built during this planning period.

Policy 5 and the programs therein set out a plan to develop a housing information packet for those interested in developing housing in the City of Biggs. If funding (such as a Technical Assistance Grant) is obtained to market different housing concepts more second units may be built.

Comment #2a. *Program 1.1: Describe how the City will "assist" agencies in meeting regional housing needs. The City may be able to describe how it assisted the self-help project and commit to providing similar assistance.*

The City allows outside agencies, consultants, and developers to apply for funding sources to provide affordable housing it feel will benefit the community. It assists in the process by providing the information necessary to fill out applications. The City does not have the financial capacity to offer monetary help to ensure success but depending on the program it can use its authority to assist with the development of a project.

Comment #2b. *Program 1.1: Describe how the City will encourage the use of existing assistance programs.*

The City does this by contacting capable agencies, consultants, and/or developers when a program it feels it wants to explore is brought to the attention of the City Council or City Planning Commission.

Comment 2c. *Program 1.6 should describe how the City will encourage the development of three- and four-bedroom apartments. For example the element could describe any incentives it plans to offer developers in return for constructing these units.*

The City will encourage the development of three- and four-bedroom apartments when a developer(s) brings a plan before the Planning Commission. The City understands that it may be useless to force developers to provide such units without an incentive, but the City is also unable to offer reductions in developer fees. Even with the City's developer fee schedule lower than other parts of the county, the City has not felt development pressures as a result.

Comment 2d. *Additional programs...*

- *If the constraints analysis identified development standards that would preclude accommodating FmHA single- and multifamily development projects the City could modify its standards so as to encourage FmHA projects and assist nonprofit developers to apply for such funding, and*
- *Provide fast-track processing for low- and moderate -income housing projects.*

The City's development standards are no more stringent than any other community in requiring curbs, sidewalks, gutters, underground power-lines, street widths, or set-backs and would not preclude accommodating FmHA funded projects should anyone decide to build such a project in the City.

Due to the lack of development pressure and even without staff support common to larger cities, there is no need for a fast-track process. In fact all projects which have come before the City are fast-tracked provided they are developed to City standards.

Comment #4 (there was no #3). Depending upon the City's analysis of governmental constraints, the element may need to include program actions to mitigate or remove any identified constraints.

The only constraints which may impede the development of housing in the City of Biggs is the amount of land available for development and the lack of a full-fledged city staff. The land situation is being remedied with the revision of the City's General Plan as mentioned above and in the Housing Element. The lack of adequate staffing is not uncommon for a city the size of Biggs and is not resolvable unless the State is willing to provide funding for such support. The City of Biggs is a small quiet rural town amenable to most developments which fit within the culture and character of the community.

Comment #5. We note that the City has a program to apply to federal and State grant and loan programs targeted at the rehabilitation of substandard housing units; the element includes a timeframe for completion of July 1, 1997. This program should include the dates when the City plans to apply for rehabilitation funding.

This program will be modified to include an annual timeframe. The City will apply annually based on the dates required for application. Again, the City does not have the staff nor the resources available to apply for such programs and relies on the use of outside agencies to apply for such programs. The program will also require that the City Clerk, upon the request of the City Council and/or Planning Commission send out letters of interest to the Butte County Housing Authority and the Community Housing Improvement Program requesting their involvement in a rehab program.

Program 2.1 Assist non-profit or county housing agencies in applying for state and federal grant and loan programs targeted at the rehabilitation of substandard housing units by requesting the services of such housing agencies in applying for any and all available programs.

Responsible Agency:	Planning Commission/City Council
Funding:	Block grants, FmHA, HUD and others.
Objective:	To improve the condition of 40 the City's substandard housing stock.
Time Frame:	Apply for rehab funding within 6 months of adoption of the Housing Element update and at least annually until 40 units are rehabbed. Rehab 40 units by July 1, 1997.

E. Public Participation

Comment: Program 8.1 should describe any efforts by the city to achieve the participation of all economic segments. For example, the City could circulate the housing element among lower-income organizations and individuals and thereby involve such groups and persons in the development of the element.

The Planning Commission has assumed the role of the Housing Element Task Force. It has held regularly scheduled meetings for over a year and a half for the community to discuss the element. The meetings are advertised in the paper and a reporter regularly attends. The Planning Commission also held its public hearing and the City Council will do likewise before adopting the element. Given the small size of the City (there isn't even a real estate office in town) and the publicity this process receives, everyone in the community has had a chance to comment on the document.

Program 8.1 The City will make public the activities of its Housing Element Task Force and conduct public hearings prior to the adoption of any revision or update. The Planning Commission meetings discussing the revision of the Housing Element update will be formally announced.

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